NEW Learn how to optimise your life with the latest tools

116 PAGES
OF TIPS, TRICKS AND GUIDES

AI Made Simple

SMART HOME
5400K
35w
Hi, there!
What can I do for you today?
35%
85%
00:28:19
Help me plan a 7-day trip to Paris

Written by experts, not AI

Use AI for...

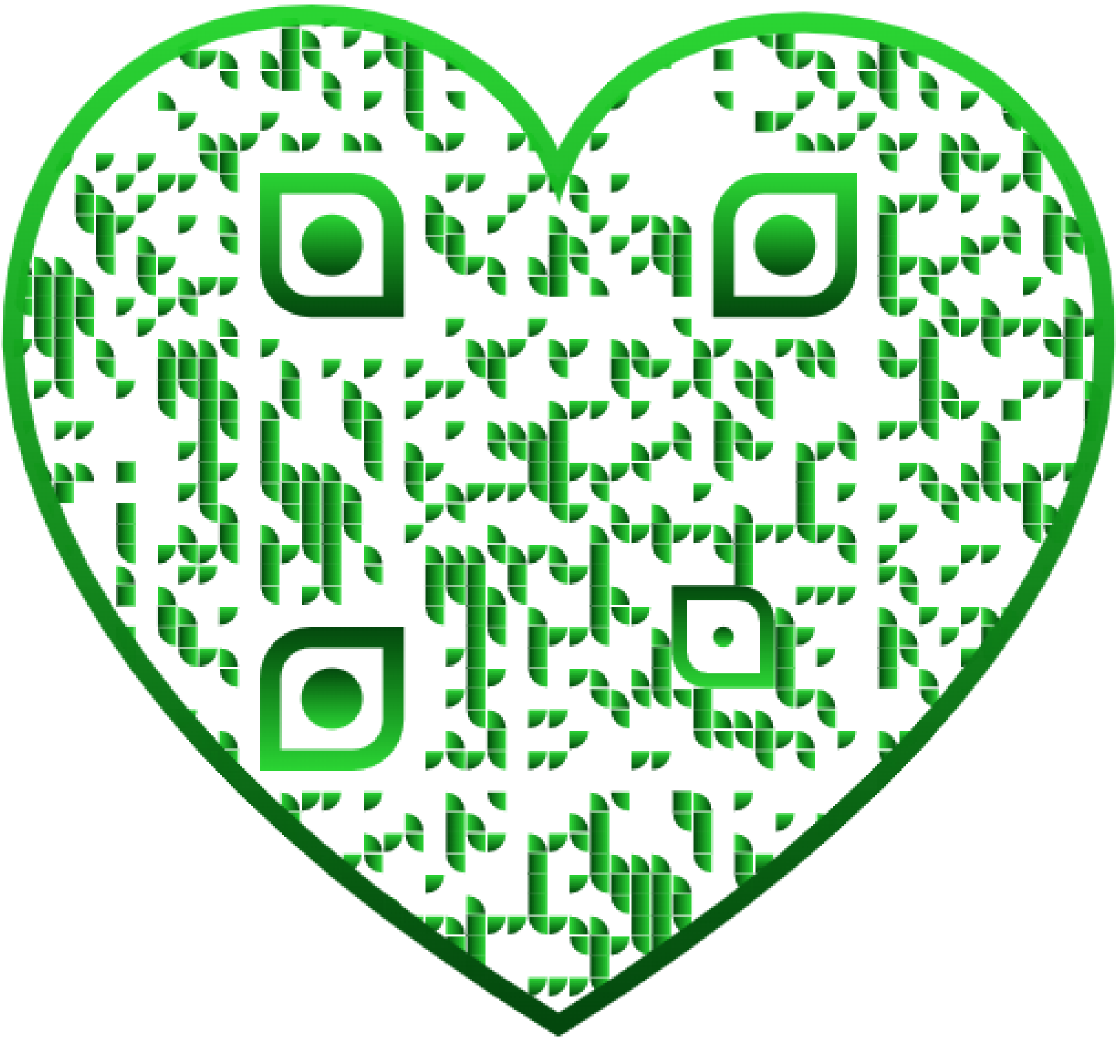
- Learning new topics
- Creating images
- Planning a holiday
- Managing finances
- Recipe inspiration
- & much more!

Let AI organise your admin and free up time

Digital Edition

FUTURE

FIRST EDITION



WELCOME

Artificial intelligence is expected to trigger the next industrial revolution, completely changing the way many of us work and organise our lives. But when a technology is advancing so rapidly, it can become hard to keep up. In this guide, we make things simple by breaking down the jargon and explaining how AI can help you. We'll give you an overview of the various AI tools available, and explain their capabilities and limitations. Discover the ways in which AI can help streamline everyday tasks, and learn more about how to use these technologies effectively and responsibly.

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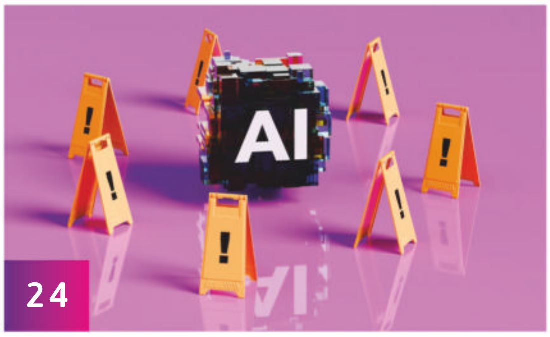
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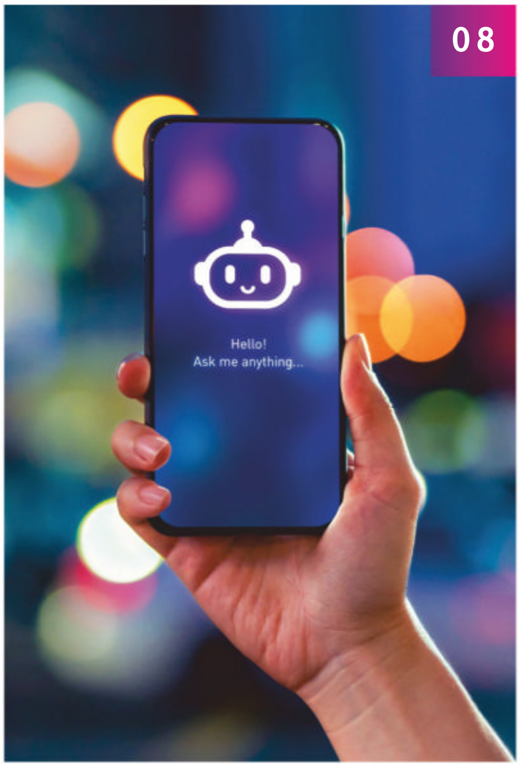
Hello!
Ask me anything...
08

78

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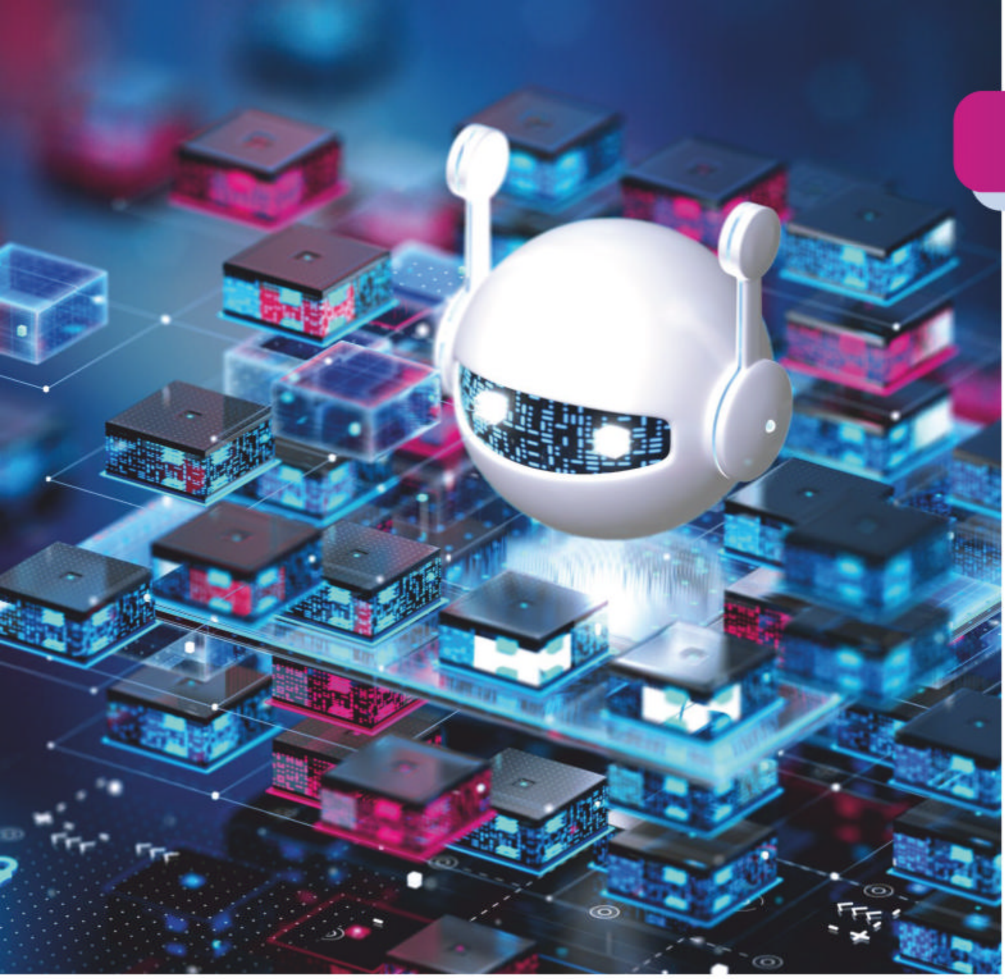

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Plan a 7-day trip to Bali for me
Here's a detailed itinerary to help you discover Bali.
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1 stop
from $1,980
TRAVEL TIPS

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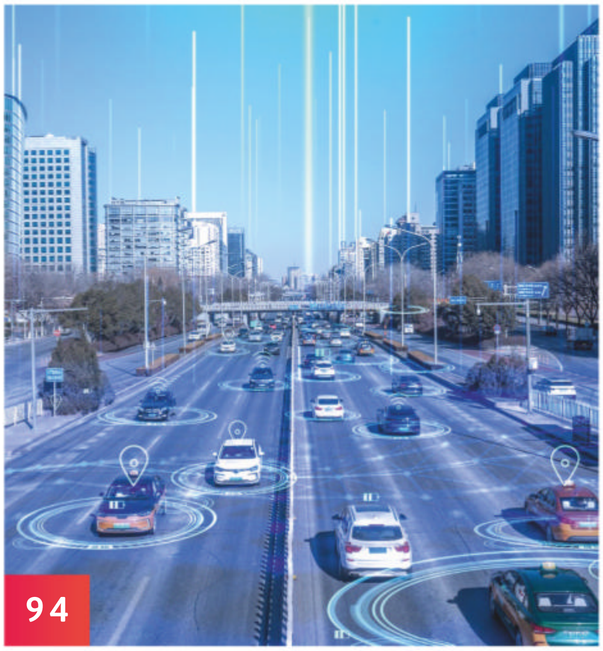

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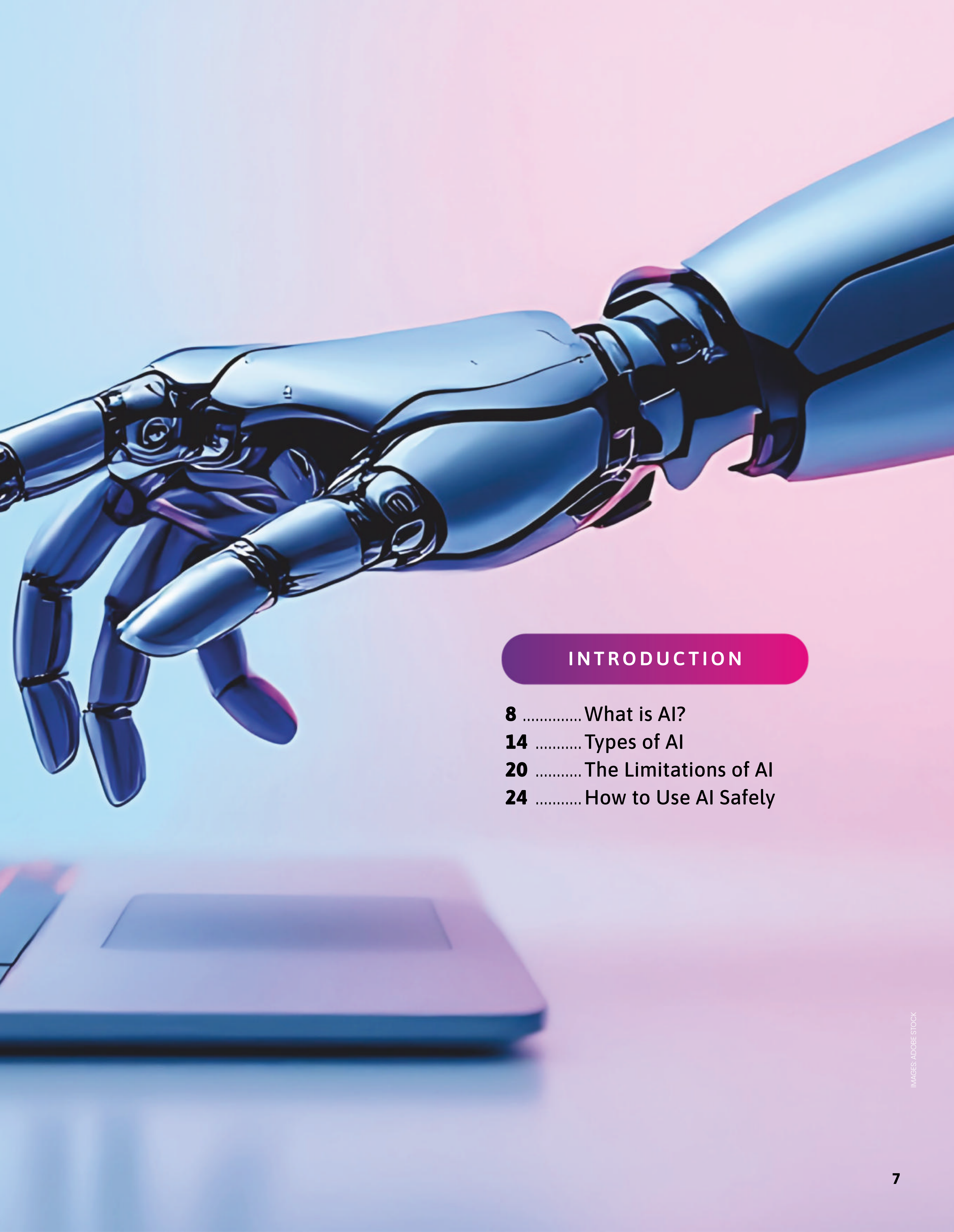

IMAGES: ADOBE STOCK

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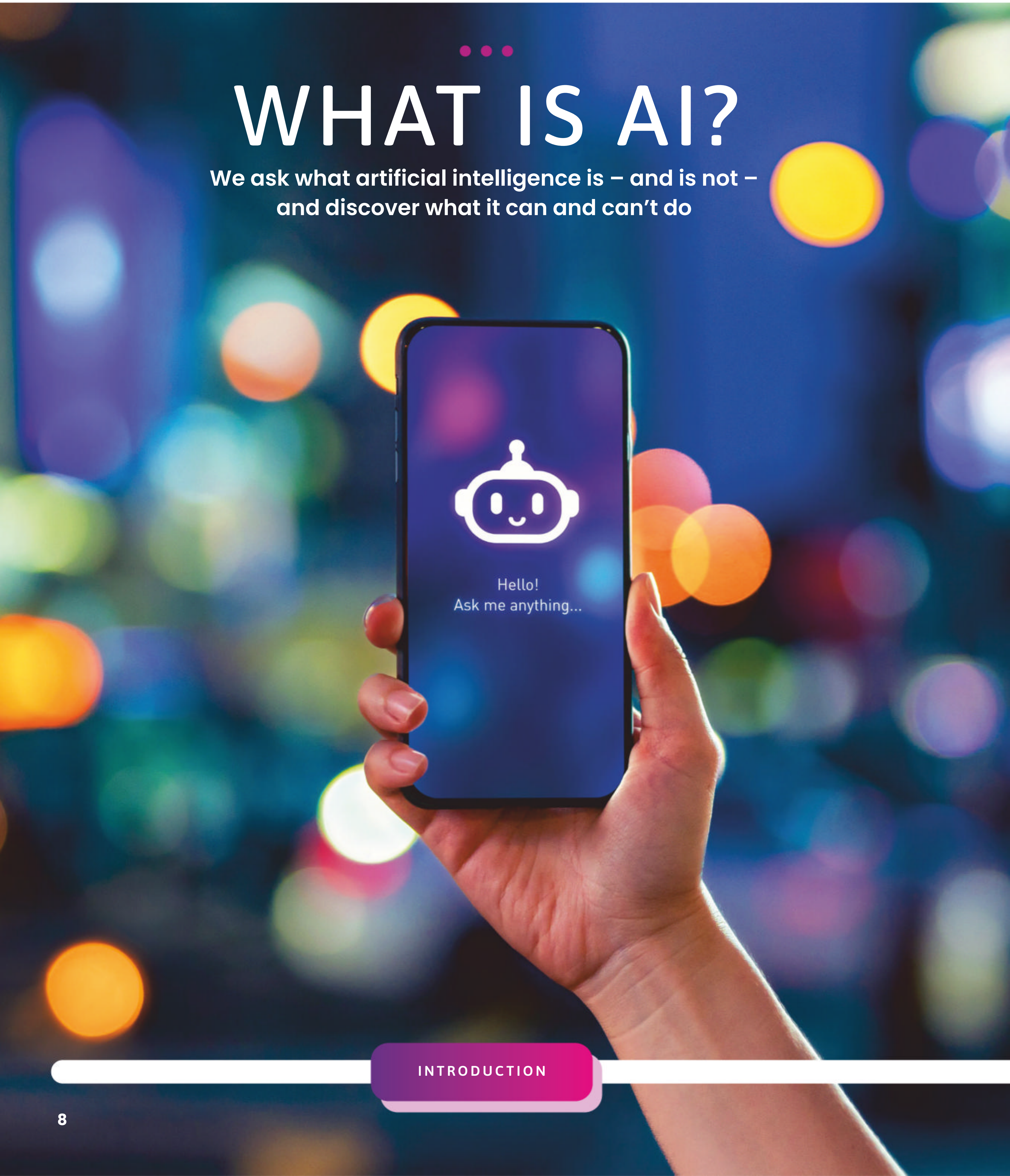
WHAT IS AI?

We ask what artificial intelligence is – and is not – and discover what it can and can't do


Hello!
Ask me anything...

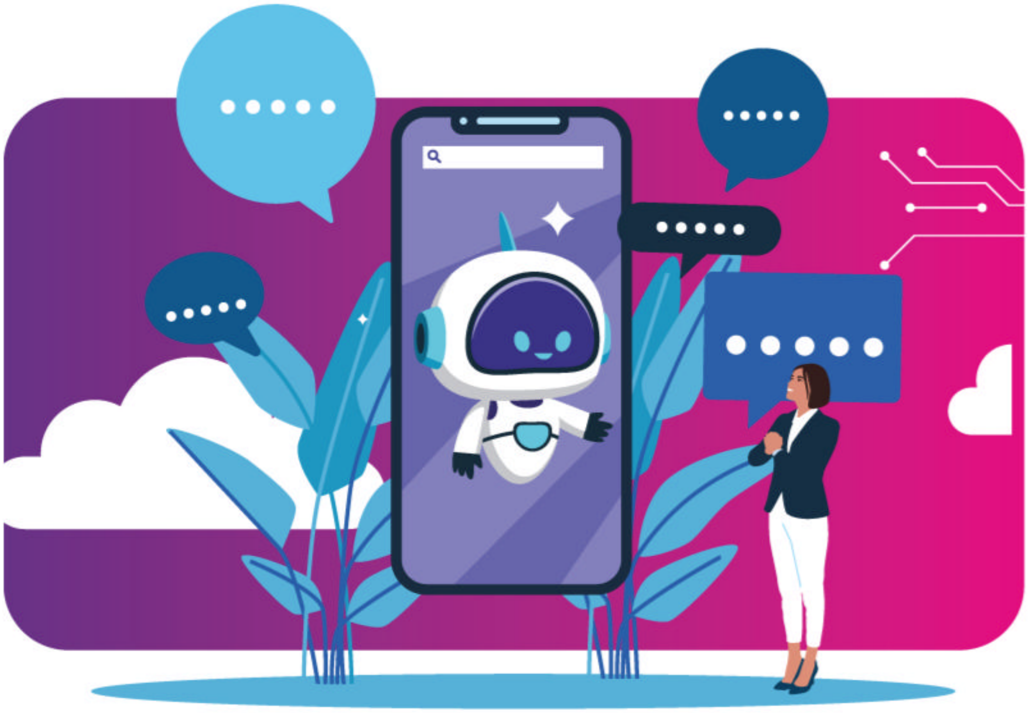
INTRODUCTION

Depending on your age and interests, you probably first encountered the concept of artificial intelligence in a science fiction book or film, most likely in the form of a robot, friendly or otherwise. For the Boomer generation, that could have been Robby the Robot in *Forbidden Planet* (1956) or HAL 9000 in *2001: A Space Odyssey* (1968). For Generation X, it might have been the T-800 in *The Terminator* (1984) or Walter the Wobot in the comic *2000 AD*; for Millennials, maybe *A.I.* (2001) and *Robots* (2005); and for Gen-Z, possibly *Astro-Boy* (2009) and *Big Hero 6* (2014).

For the current generation of kids, born since 2010 or thereabouts and known as Generation Alpha, the experience has been different. Their first encounter with AI might well not have been in fictional form but in real life, perhaps in the Alexa terminal in their kitchen or in the programs that recommend new music on streaming services and products to buy online. These forms of AI exist in the here and now, not in the future – and what's more, they're probably here to stay, unlike the fictional robots listed above, which (sorry, sci-fi fans) are unlikely to materialise anytime soon, for reasons that we'll explore later in this magazine.

Whether you know it or not, then, your world has been full of examples of artificial intelligence since your formative years. With that understood, let's get a key distinction out of the way – the difference between so-called 'true AI' and the familiar 'generative AI'. The first of these terms refers to an intelligence that functions rather like that of a human: it learns from experience, evolves solutions to complex problems, and can manage itself and its environment autonomously. The latter generates

> **"Forms of AI exist in the here and now, not in the future – and they're probably here to stay"**



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text or visual content, as its name implies, from pre-existing data patterns – without the ability to make decisions or manage itself.

Depending on who you believe, true AI is either 1) already in existence, 2) not yet here but arriving in the next decade or two, 3) impossible to achieve. We won't be discussing true AI much here, focusing instead on the super-useful tools that generative AI gives us right now – while remaining aware of the potential for error that exists while using such tools. We'll help you with that. Right now, if you use AI carefully and responsibly, you'll find that it brings all sorts of benefits.

So how did we get here? Well, AI as a concept has been around for longer than you might think, even before the term itself was coined by computer scientist John McCarthy in 1956. The idea of organisms other than us having human-like intelligence has been common in fiction at least since Mary Shelley's *Frankenstein* (1818), now two centuries and more in the rear-view mirror. Computers were fast and affordable enough by World War II to assist human decisions, if only because they were able to churn quickly through data, and as early as 1950, important work was being done in the field of advanced computing by pioneers such as Alan Turing. By the 1980s, home computers were commonly used for administrative tasks, and when domestic internet access arrived circa 1990 and proliferated exponentially, the idea that standalone or networked computers might assist, rival and even surpass human intelligence entered the conversation, albeit in a speculative sense.

> **"As smart devices emerged, the idea that a machine could 'think', even in primitive terms, became commonplace"**

Machine learning, which evolved in the 1980s and beyond, was a recognisable early form of generative AI. Once computing power was cheap enough, with its downward trend towards zero cost per byte illustrated by Moore's Law, and there was sufficient stored data to access, computers were ideally placed to mine it for commercial gain in fields such as medicine and the military, as well as for academic study. Computer games also applied limited AI in the 80s, such as adapting difficulty depending on player performance. Image and language recognition followed, and as smart devices emerged in the 2000s and 2010s, the idea that a machine could 'think', even in primitive terms, became commonplace.

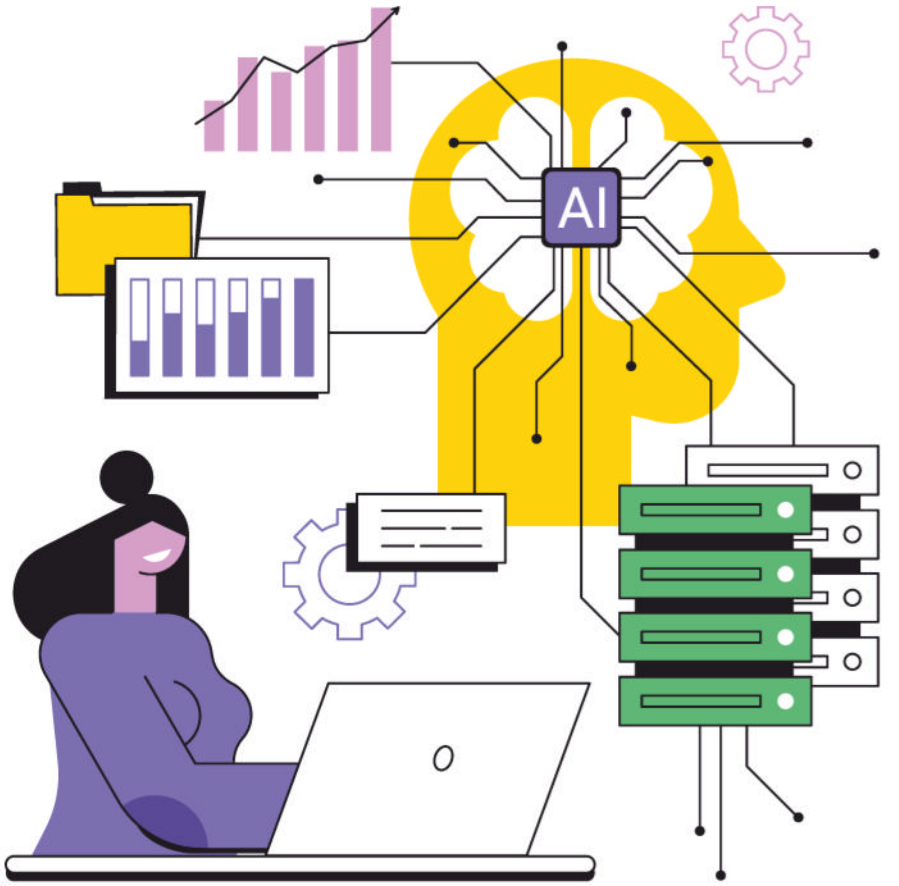
IMAGES: GETTY, SHUTTERSTOCK

A typical Western home may utilise several AI applications these days, perhaps without its inhabitants realising it. Your heating and security systems may require a form of intelligence to do their jobs; if you stream TV programmes or music through Netflix or Spotify, those platforms will use AI to serve you content that you'll enjoy; and if you use assistants such as Siri, you'll be familiar with the experience of chatting to an AI. In the last couple of years, ChatGPT has become a useful tool, although it comes with serious concerns which we'll be addressing – and on that note, no articles in this magazine were written using AI. Still, fact-checking is largely done these days via the internet, itself partly AI-generated, so there's no escaping the influence of AI in any computer-assisted work.

'Assisted' is the key word there. Generative AI, as it currently exists, does not create content of its own: it searches through existing data, with all the copyright issues that implies, and serves you a distillation of that content according to the commands you issue to it. AI doesn't make, or build, or create anything that didn't exist before – a useful point to bear in mind when you read about how much people admire or fear it. It's a tool to help you, not a tool to overrule you. We'll help you understand how best to manage it.

> **"AI is a tool to help you, not overrule you. We'll help you understand how best to manage it"**

Our goals are clear when it comes to generative AI. We want to use it to improve our lives and the lives of those



Revenue
$3,553K | $2,688K
Analysing Dashboard
Total
1,000 %

around us. That might mean something fun, like creating art. That could mean something useful, like saving time. It could even mean that the things you do, you do better.

In working towards those goals, we will bear in mind these key points:

- **We will be safe.** Our private data should remain private, so we'll be looking at how AI applications, or rather their owners, would love to know all about us and our lives – and when that is, and is not, acceptable.
- **We will be realistic.** We know that AI is not going to solve all of life's problems. At the same time, we also know that an AI is not likely to destroy humanity and take over the world.
- **We will enjoy ourselves.** Let's have fun with AI. We may have been born too soon for intergalactic travel and too late to see dinosaurs – but we're alive now, when some of the most exciting developments in technology in years are at our fingertips.

One more thing before we head down the AI rabbit hole. We all know how easy it is to spend too long looking at a screen, whether it's a phone, computer or TV. The content providers behind those screens know how much our brains love consuming what we see on our devices, because – ironically – it's AI that watches us watching: it tells its owners about our preferences. Don't fall into the trap of spending all day, every day, consuming stuff from a screen. Put your phone down. Go outside. Get some fresh air. See people face to face!

With that understood, let's see what AI has to offer. The future is here, so let's make the most of it.

IMAGES: GETTY

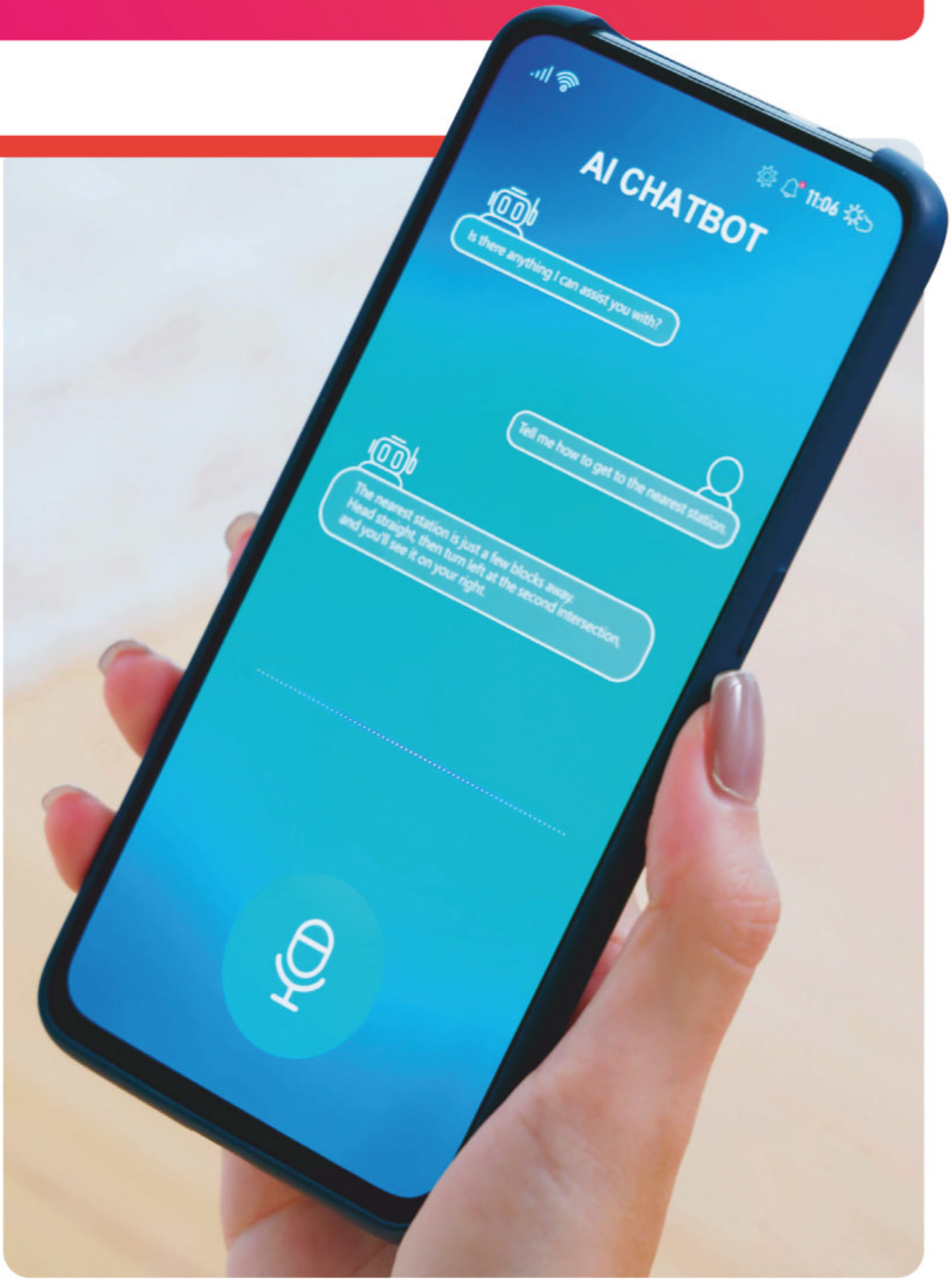
TYPES OF AI

Let's take a look at six common kinds of AI that you might encounter in everyday life. How many do you already use?

Conversational chatbots

E.g. ChatGPT, Merlin, Meta AI

● It's undeniably fun to talk with an AI. The conversation can be formal or informal, detailed or vague, useful or simply entertaining – and the speed and nature of its responses is definitely human-like, or rather faster than a human if you ask the tool to generate a long string of text. This technology is increasingly used in customer service, with bots fielding basic queries or passing you on to a human colleague if it can't provide a solution. Ask it a deep question such as "What is the meaning of life?", though, and the AI can't give you a definitive answer: instead, it will offer you a series of existing theories, reminding you that what generative AI actually does is replicate data that has already been created. For that reason, it's probably best to remember that you're dealing with an application rather than an expert.



Is there anything I can assist you with?

Tell me how to get to the nearest station.

The nearest station is just a few blocks away. Head straight, then turn left at the second intersection and you'll see it on your right.

Personalised recommendations

E.g. Netflix, Spotify, Amazon

● "If you like that, you may also like this!" is the gist of the message from any AI recommender – and depending on your preferences, you may welcome those suggestions or find them a touch intrusive. If you're in the latter camp, you can usually disable the recommender function of a given application, and indeed, you may wish to do this on principle, as recommendations are a nice source of added income for the application's owner. That aspect aside, we choose to be positive about recommender functions: when they get it right, you get to discover new potential favourites and have more content to enjoy – and when they get it wrong, there's room for a lot of amusement.

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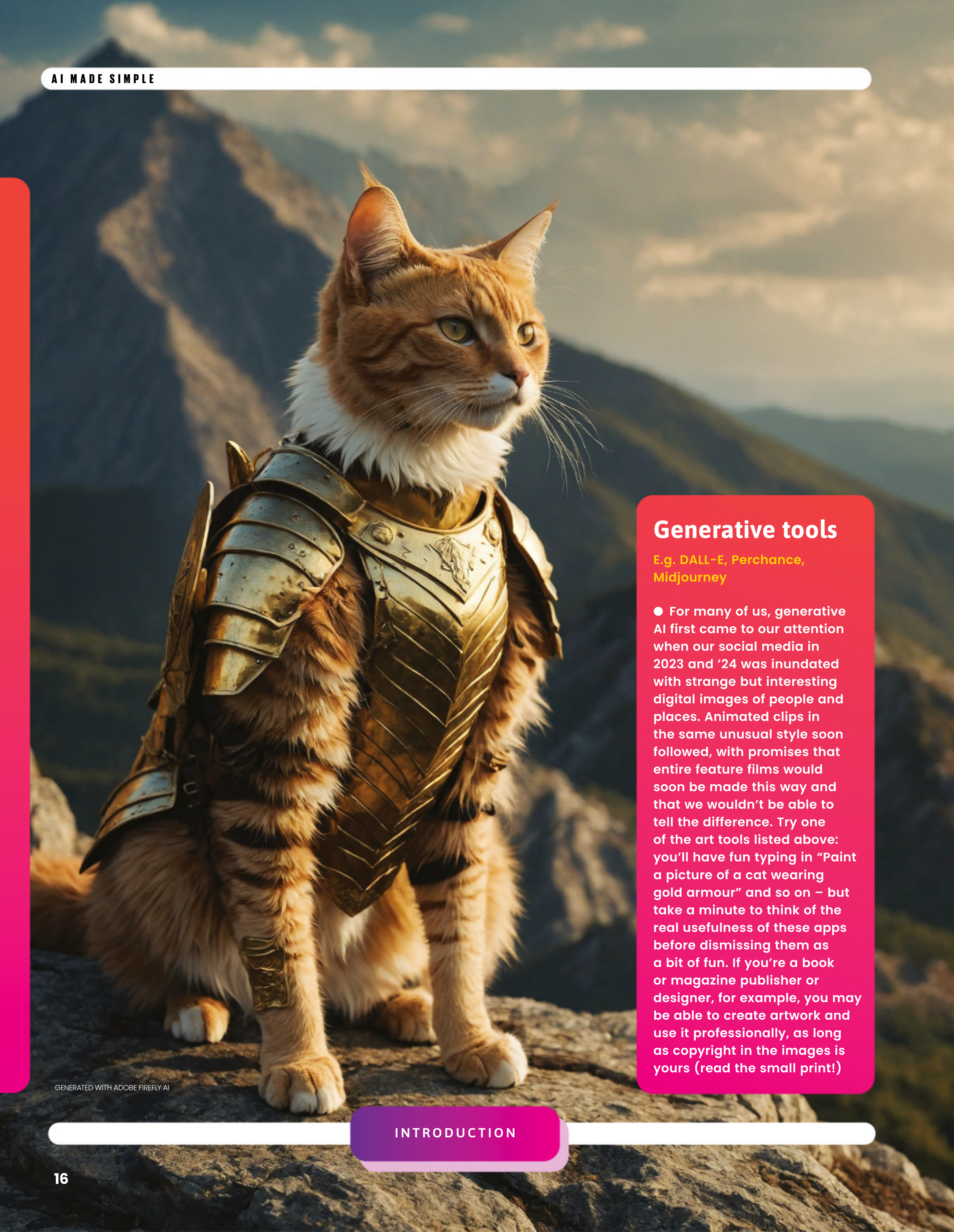


GENERATED WITH ADOBE FIREFLY AI

Generative tools

E.g. DALL-E, Perchance, Midjourney

● For many of us, generative AI first came to our attention when our social media in 2023 and '24 was inundated with strange but interesting digital images of people and places. Animated clips in the same unusual style soon followed, with promises that entire feature films would soon be made this way and that we wouldn't be able to tell the difference. Try one of the art tools listed above: you'll have fun typing in "Paint a picture of a cat wearing gold armour" and so on – but take a minute to think of the real usefulness of these apps before dismissing them as a bit of fun. If you're a book or magazine publisher or designer, for example, you may be able to create artwork and use it professionally, as long as copyright in the images is yours (read the small print!)

Visual analysis

E.g. Google Lens, CamFind, PictureThis

● What's that plant? Which bird is that? What kind of car is this? Questions such as these have bugged everyone for decades, but nowadays you have a suite of tools that will help to answer these queries by searching with the aid of an uploaded image instead of a description. None of these apps are 100% foolproof – even the sharpest eyes can't distinguish a pigeon from a dove at 200 metres – but when they work, they're a godsend for experts and civilians alike. As with any image taken and uploaded, be sure to read the T&Cs to find out who will end up owning it and whether you will have any rights over it.

Bromeliaceae (Bromeliads)

Bromeliad Aechmea

A tropical family of flowering plants related to the pineapple, there are a great variety of forms with over 2100 species.

IMAGES: GETTY, ADOBE STOCK AI

Today's Weather
27°
Friday, 12:34

Predictive tools

E.g. Google Maps, SAS Intelligent Decisioning, Adobe Analytics

● Two questions plague anyone who likes to travel around a temperate weather zone such as ours: what is the traffic like today, and what will the weather be like tomorrow? Hence the plethora of predictive and forecast tools that use AI to sift data, isolate patterns and extrapolate into the future with varying degrees of accuracy. This technology also has a variety of important applications in the business world – a rather more serious environment than you and I wondering if it's going to rain next week – predictive tools are used in salesforces to maximise revenue, and by actuaries to determine how long the population is likely to live.

Decision-making tools

E.g. Google Home, Amazon Alexa, Samsung SmartThings

● We all have lives to organise and tasks to complete, and there is a whole range of smart home assistants, scheduling tools and calendar apps that will help us do exactly that. A common gadget that is becoming increasingly popular in many homes is a smart home hub, many of which use AI technology to enhance their capabilities. These devices typically include a mic and speaker box that allows us to talk to a chatbot, link to our domestic lighting, heating and alarm system, play music, recite recipes, set a timer and so on. Some models also include screens and cameras, with AI enabling them to incorporate features like facial recognition and automated security responses.

Living room
Temperature
24°C
75°F
Front door
Kettle
Oven
Fan
Cooling
Schedule
Done

IMAGES: GETTY

THE LIMITATIONS OF AI

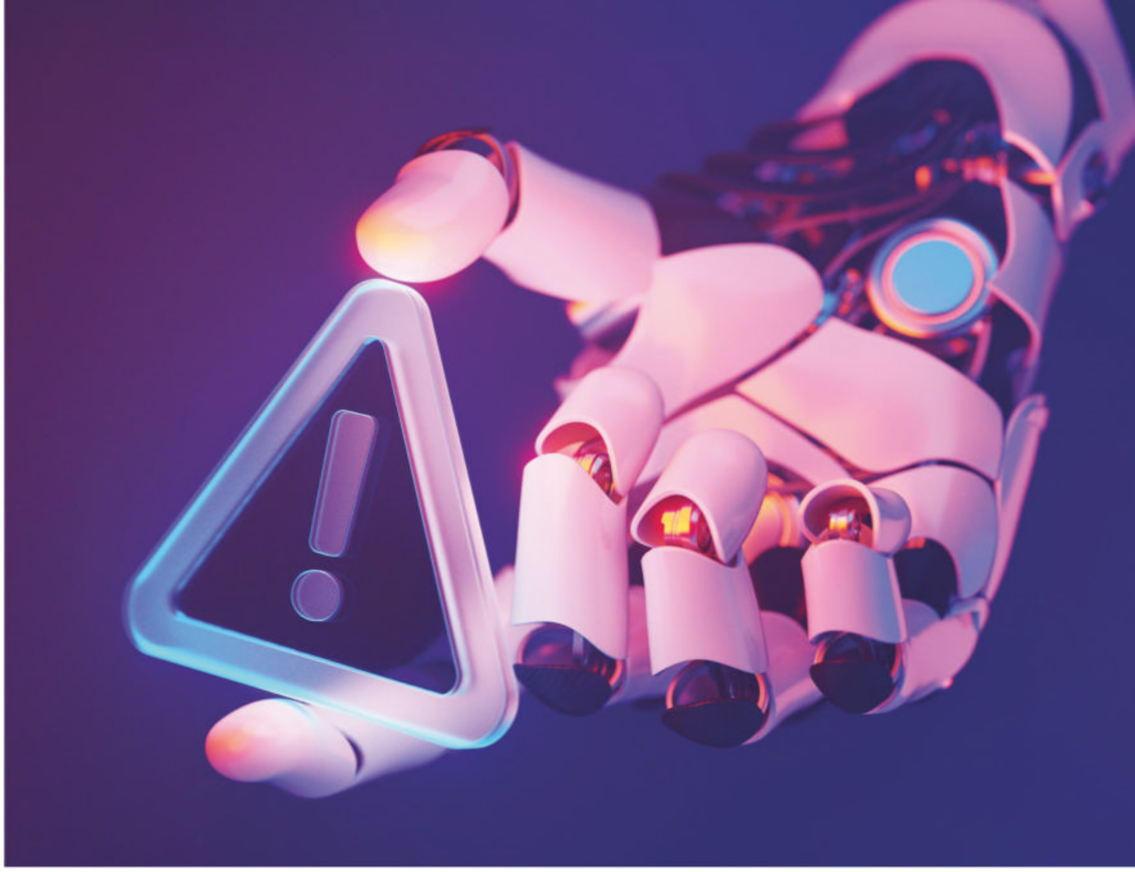
AI can be the basis of incredibly useful tools – but it can't do everything…

Humans are flawed organisms. We do our best to behave well, but at times we all make mistakes – so when we're entrusted with programming an artificial intelligence that we want to behave in a human-like manner, it's inevitable that some of our own flaws will emerge in said AI's behaviour.

Examples of errors made by AI applications are rife, even though the technology has only become widespread – at least, in public and in our homes – over the last few years. Some of them are genuinely funny, such as a June 2024 incident when an AI assistant programmed to take McDonald's customers' orders at several drive-through restaurants failed to understand their requests. A video on TikTok showing a couple begging the AI to stop adding items to their order soon went viral – thanks to the relentless app adding 260 Chicken McNuggets to their lunch.

On other occasions, the errors made by the apps aren't funny at all, and end up costing their owners a lot of money. An online estate agent, Zillow, used an algorithm to buy houses,

IMAGES: GETTY, ADOBE STOCK AI

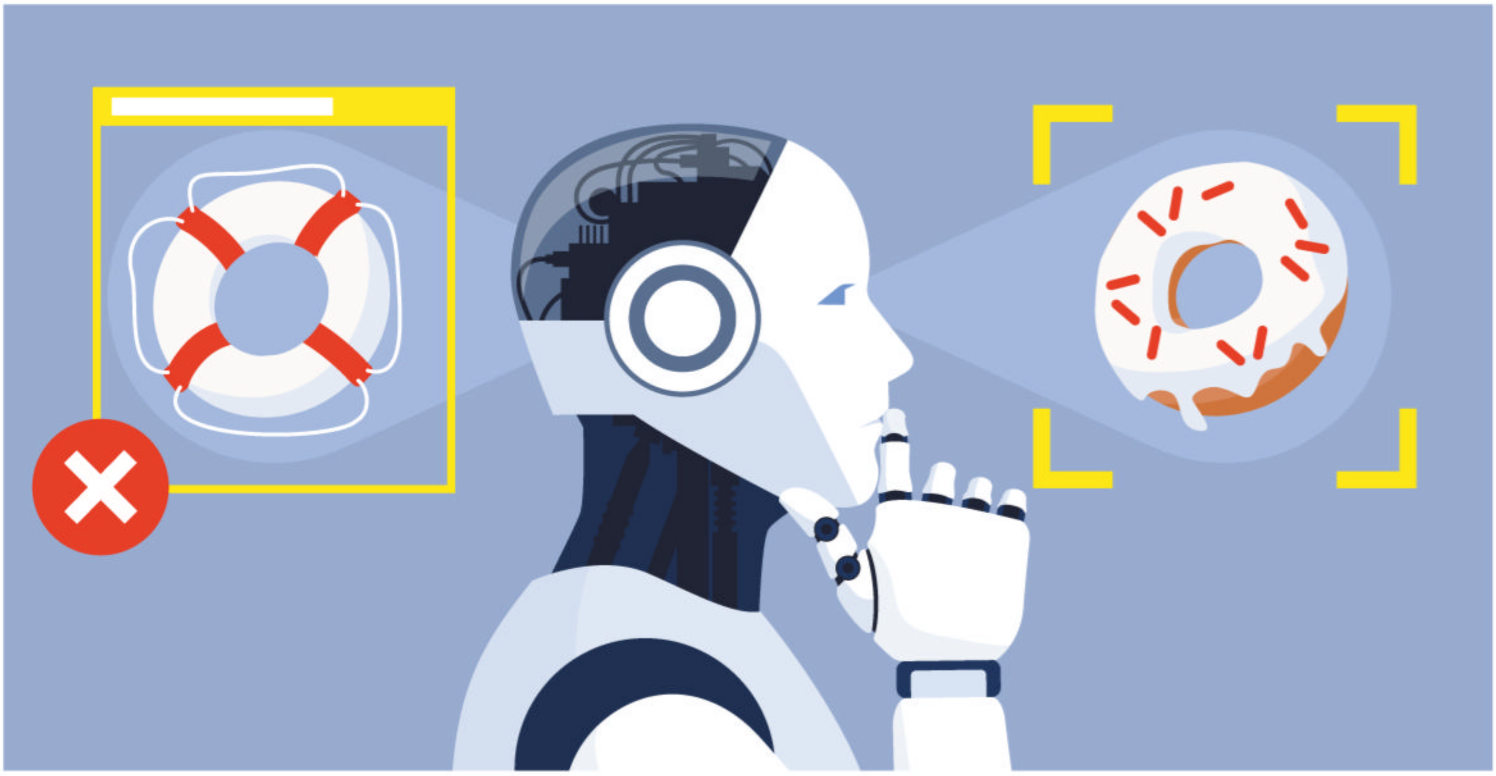


estimating their purchase prices using machine learning. Confused by unusual market conditions caused by the Covid pandemic, the app overpaid dramatically for 27,000 properties in late 2021, losing Zillow over $300 million and leading to 2,000 of its employees losing their jobs. This level of real-world impact can only lead you to wonder why any company would trust an AI with that much unchecked financial power in the first place.

That's the key word here – trust. We are encouraged to place a lot of faith in a given AI in a given situation, with the companies who own them usually taking great care – and legally protecting themselves in doing so – to warn us that its results may not be completely helpful. Where will you find those warnings? In the terms and conditions of use, generally a long and boring document that, if we're honest, few of us ever bother to read. That means we need to exercise triple caution when using these apps, especially when our data or money is exposed.

It helps if we make an effort to understand what a generative AI can and can't do. As we already know, this form of AI can't create new data: it extrapolates patterns from existing data to provide us with its own analysis. Furthermore, it behaves as it's told to behave, first by the people who programmed it in the first place and then by the people who own it. Do you know those people? Are you aware of their motives? Do you know if they're competent? No, no and guess what, no.

You may have heard the phrase 'garbage in, garbage out' or less polite versions thereof. If an AI is flawed in its programming, it will be flawed in its performance (rather like human beings



> “We need to exercise triple caution when using these apps, especially when our data or money is exposed”

in that sense). A while back a major American car manufacturer used an AI chatbot to speak to its customers: one user, a clever if morally dubious type, instructed the bot to agree to all of his commands. Due to a programming weakness or omission, the bot readily agreed, and sold the user a car for one dollar on request. There were no safeguards in place to prevent this from happening, and evidently no built-in stage in the purchase process in which human intervention was required. It's just as well the customer didn't order a fleet of cars, eh?

The chatbot wasn't at fault in this case, insofar as you can allocate blame to an AI (an interesting argument). The fault lay with whoever devised the bot's behaviour. In another case, an AI displayed a very human-like bias in its behaviour, albeit in the relatively early days of business AI tools: this was back in 2014, when Amazon – exactly the kind of mega-corporation that would need an app for this purpose – started using AI-powered recruiting software to screen job applications. The machine learning that powered the app's decisions was based on examining a decade's worth of previous résumés sent to Amazon. Remember what we said about generative AI using existing data? It turned out that most of those hopeful jobseekers were men, leading the app to deprioritise résumés from women, even penalising those applicants. Amazon tried to fix it, but eventually switched the darn thing off in 2018.

Being aware of the mistakes baked into an AI's programming, and always remembering that a human wrote its code, will help you navigate the technology safely. If you're looking for data, check that the results an AI gives you are accurate. If you're using it for business, be aware of any biases that may exist within it. And most of all, don't stake your personal and professional reputation – or your money – on the performance of an AI. The tools are there to help you, and they absolutely *will* help you when used effectively, but at the same time, they're as flawed as the people who created them.

IMAGES: GETTY.

INTRODUCTION

HOW TO USE AI SAFELY

Bear these words of advice in mind when you're using AI tools and technologies

Go to chatgpt.com and at the bottom of the page you'll see the words 'By messaging ChatGPT, you agree to our Terms and have read our Privacy Policy'. Pretty standard stuff for a website, right? So let's have a look. Click on 'Terms' and read the 3,443 words that follow. Then go to 'Privacy Policy' and read the 2,954 words on that page. All good? Now, just re-read those 6,397 words every single time you use ChatGPT in case they've been updated, and of course ask a tame lawyer to read them through as well, and you're ready to go.

What's that you say? You're not prepared to do that? Don't worry – almost no-one is. We're not singling ChatGPT out here, by the way: pretty much every website, let alone AI app, has similarly labyrinthine policies to read. We're just mentioning this particular AI because it's so popular.

Still, it's worth having a look at a few of the clauses on the Terms page if you want to understand the risks of using any AI, not just this one. First, know that your conversation is not private by default: you need to actively tell the system not to retain and use your text. "We can use your Content worldwide to provide, maintain,

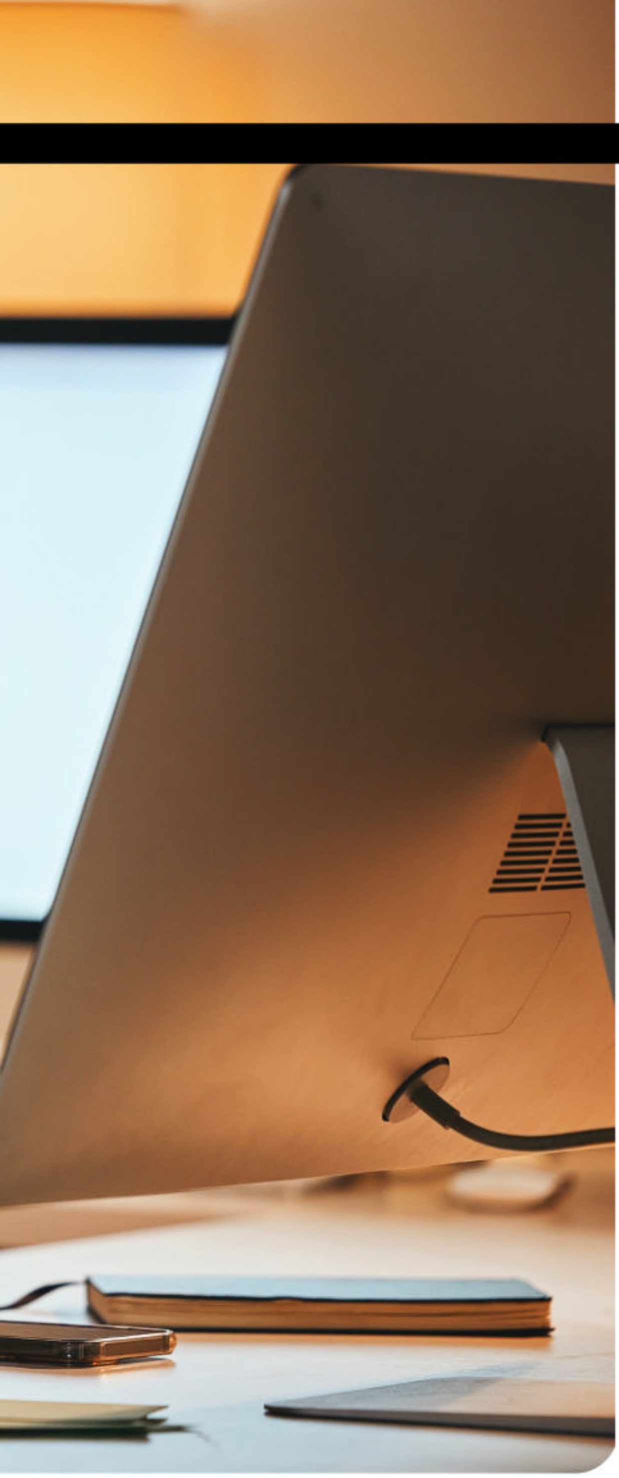
IMAGES: GETTY

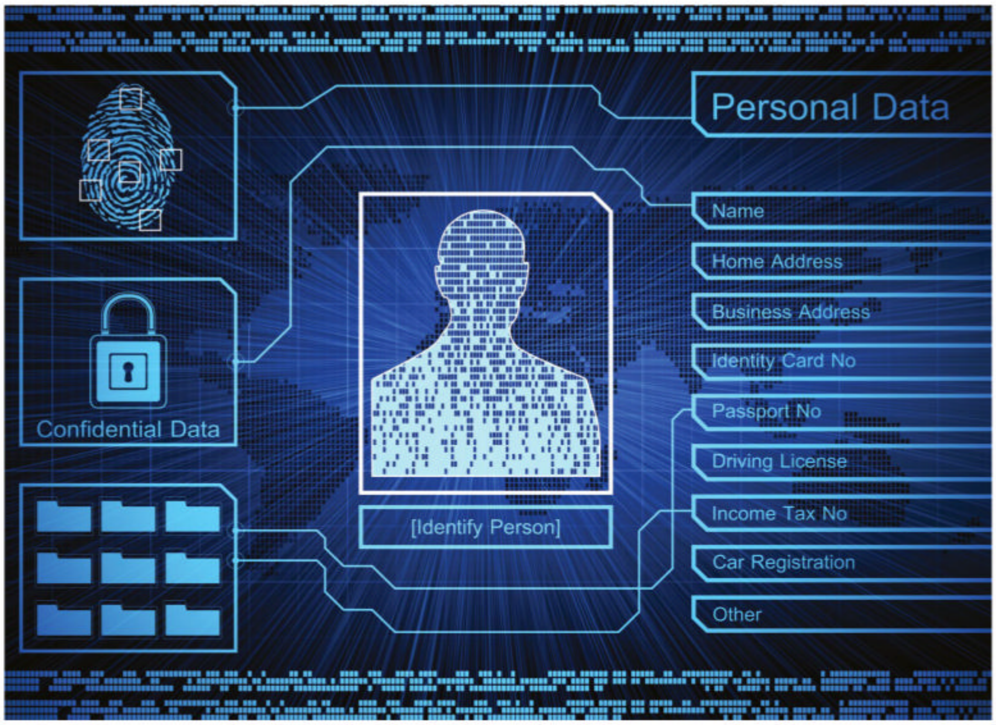
develop, and improve our Services, comply with applicable law, enforce our terms and policies and keep our Services safe," states the Terms page, cited here as fair use. "If you do not want us to use your Content to train our models, you have the option to opt out by updating your account settings."

We're also told that we own our chat text, which is useful if you plan to use it in some way, but also that we're legally responsible for it ("You are responsible for Content, including ensuring that it does not violate any applicable law or these Terms"), so be aware that any illegal or offensive wording in your chat should be avoided.

Furthermore, although you're probably aware of this already, ChatGPT's owners are very clear that it can and does make mistakes, telling us within its Terms of Use: "Use of our Services may in some situations result in Output that does not accurately reflect real people, places, or facts […] You should not rely on Output from our Services as a sole source of truth or factual information, or as a substitute for professional advice. You must evaluate Output for accuracy and appropriateness for your use case, including using human review as appropriate […] Our Services may provide incomplete, incorrect, or offensive Output…"

"ChatGPT's owners are very clear that it can and does make mistakes"





The text is literally warning us that what ChatGPT tells you may be wrong and that you, the user, should verify what it says before doing anything with the text. Could the lesson be any clearer?

Let's distil this down into some common-sense practices. Don't enter any personal details into a chatbot conversation of any kind unless you're completely sure that they won't be stored, distributed, sold or otherwise exploited for material gain. Unless you're a lawyer specialising in the field of applied AI, you can't be sure about any of that, and even so, any decent lawyer would advise you to be safe rather than sorry.

Next, don't enter into a chatbot conversation that includes details of illegal practices in your jurisdiction. It might seem harmless enough to pop "Hey, where can I get some weed around here?" into an AI, especially when you're having a laugh with your mates, but be advised once again that your conversation is neither private nor temporary: you have no idea where it will end up.

Then, of course, there is the increasingly problematic issue of AI-based scams. Sure, you probably wouldn't send money to a random stranger in response to a phishing email. But what if you received a deepfaked voice or video message, supposedly from a friend or family member, that was so close to reality that you couldn't tell the difference? Even the most cautious of us might be tricked in that situation.

As ever, the key is to confirm with whoever the message is supposed to be from whether it's real or not. If you do end up being ripped off, it's unlikely that any legal recourse will be available to you, as the AI systems used to create the scams are protected by terms and conditions such as the ones we've read above. Be vigilant at all times: you're responsible for your data, your money and yourself.

We've spent the last few pages talking about risks, which isn't exactly fun – but we need to be clear about best practices with AI before we start talking about how great it can be. With all that understood, let's see how the technology can actually benefit us.

MEDIA REPORT
Deepfake

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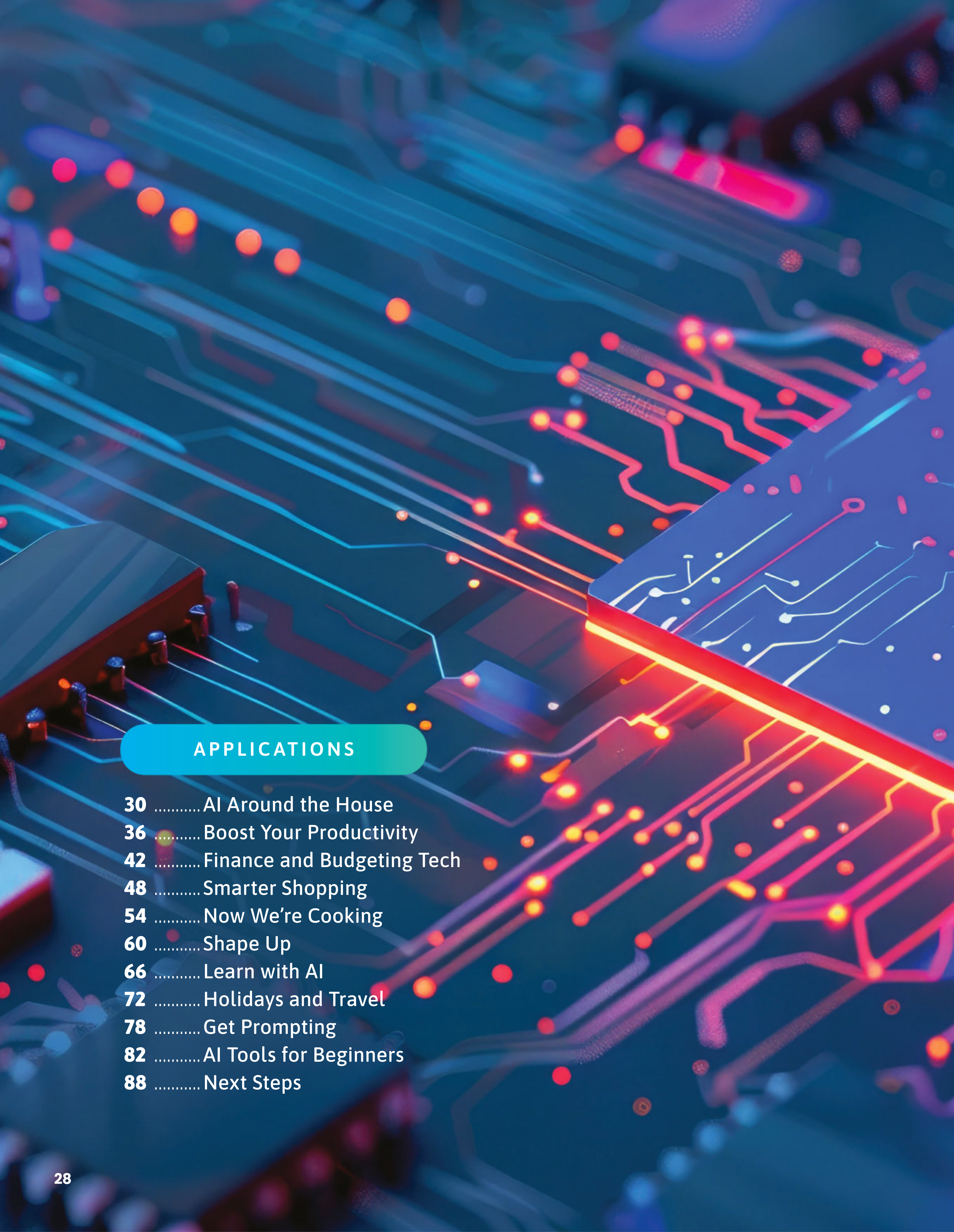

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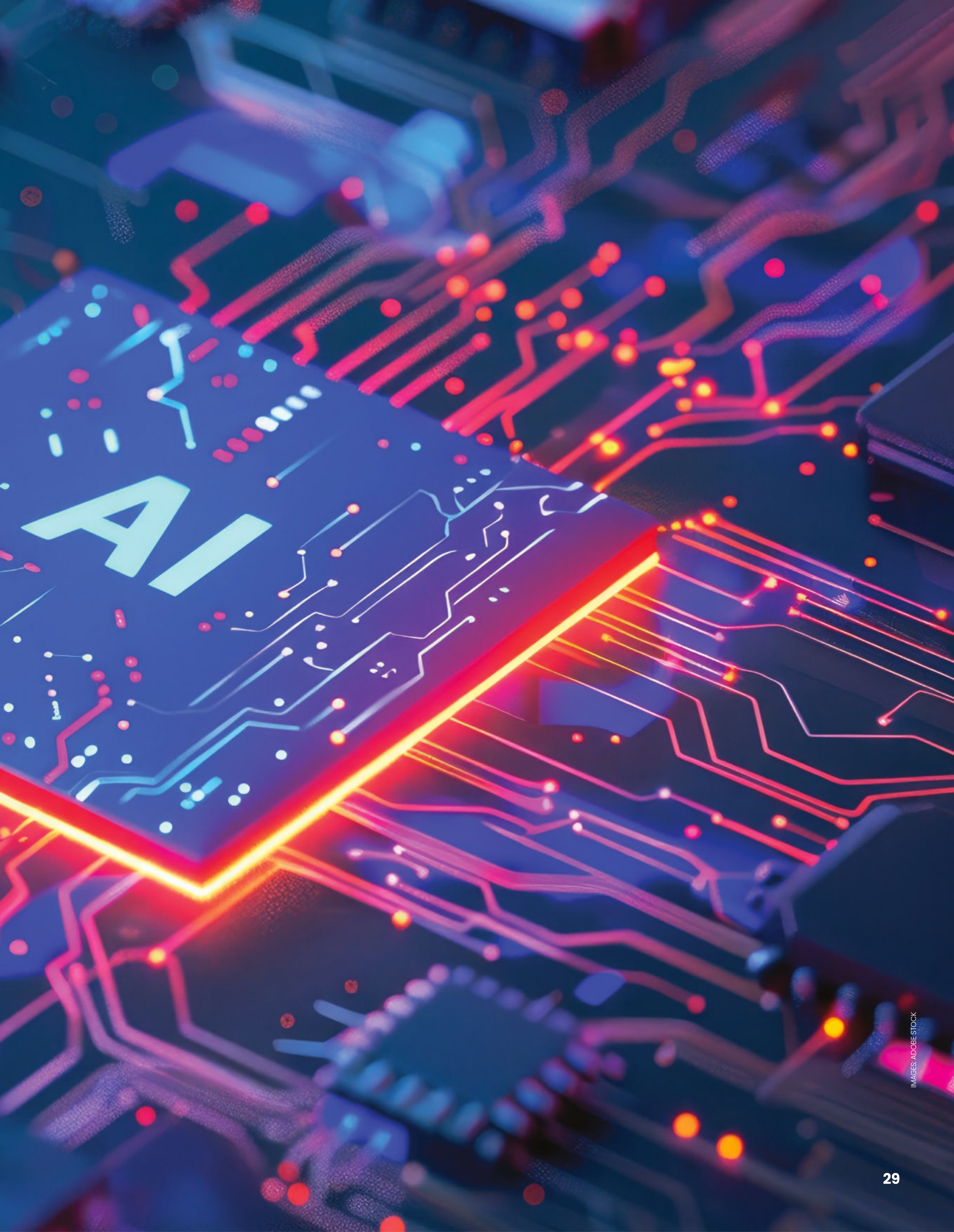


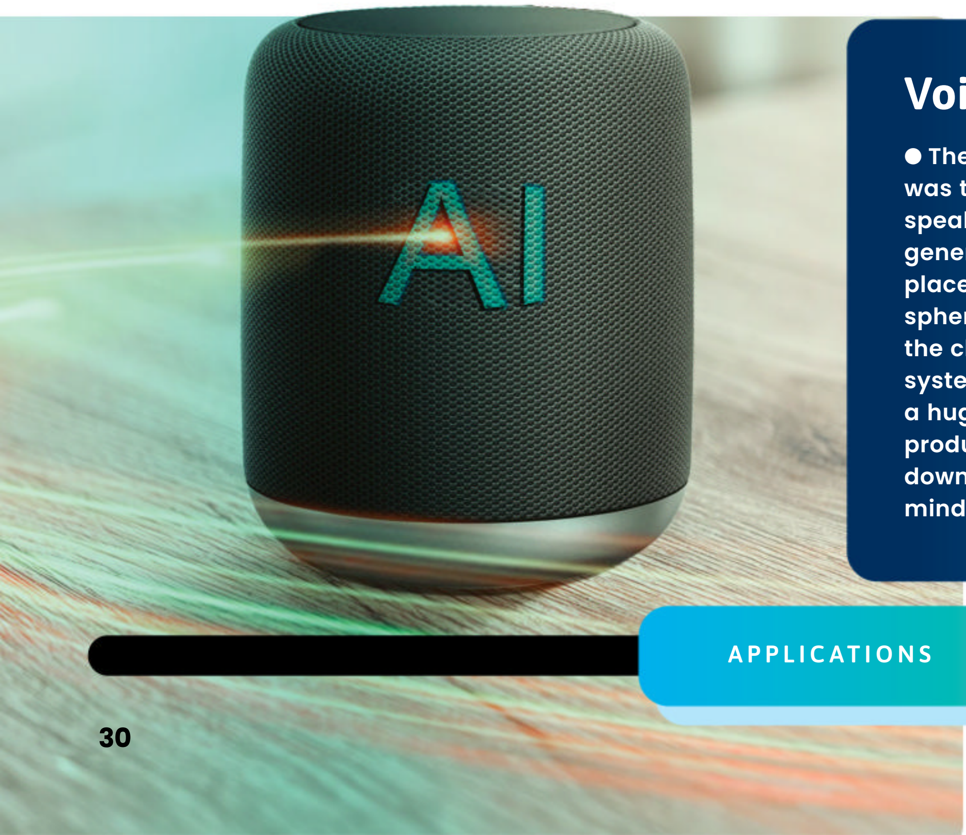
IMAGES: ADOBE STOCK

AI AROUND THE HOUSE

Twelve domestic AI applications to help keep a household running smoothly

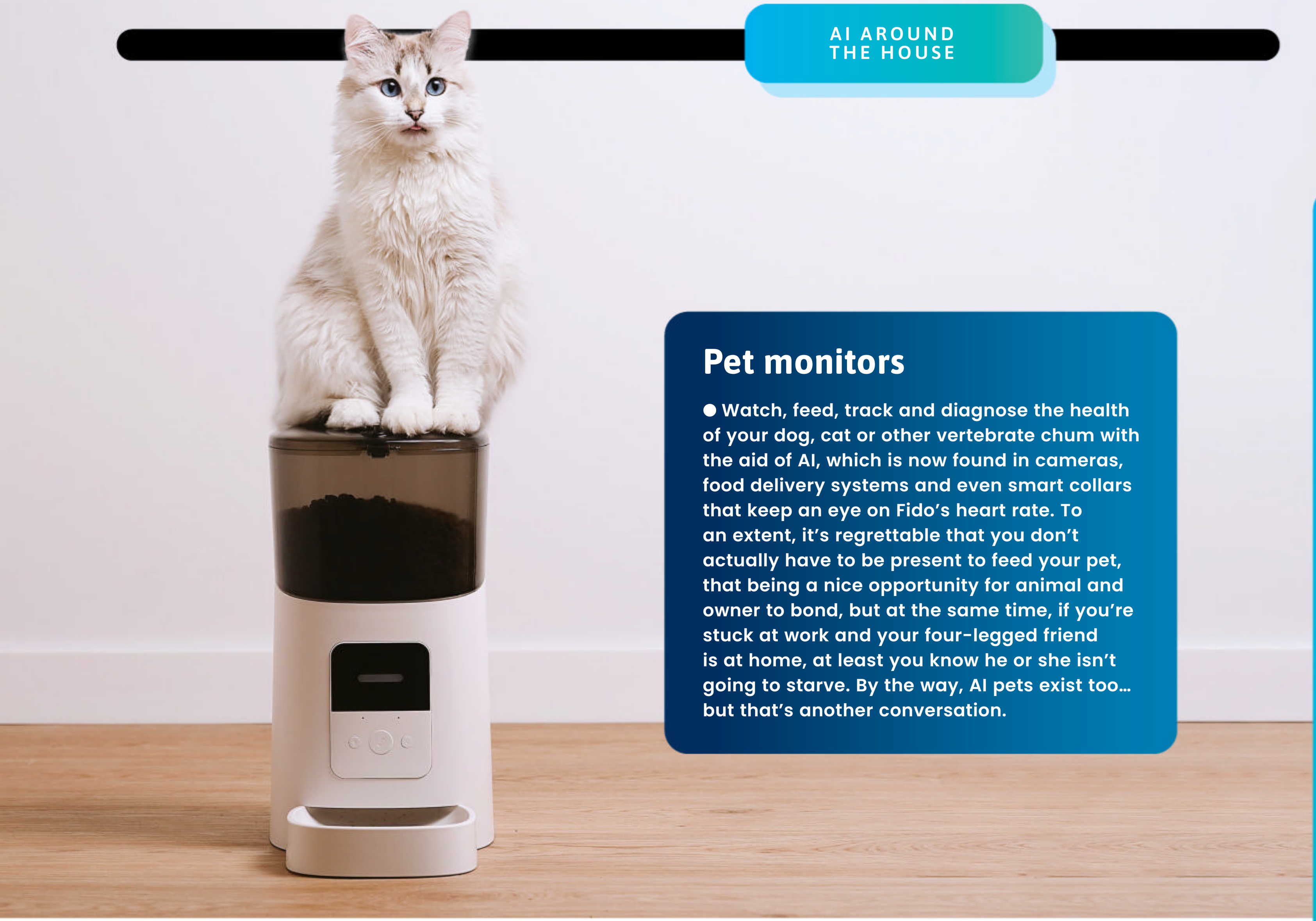
Smarter laundry machines

● We welcome the assistance of AI in this field, having spent far too much money on using too much detergent, overfilling the machine so the job doesn't get done properly, and then spending ages hanging heavier garments on radiators because they didn't fully dry. This is a great example of AI saving a busy person a lot of time, with machines capable of optimising wash and dry cycles based on the load (some models can even adjust the cycle based on the types of fabrics detected), automatically adjusting detergent levels, conserving water, and connecting to your phone so you can set and monitor cycles remotely.



Voice assistants

● The first physical AI to enter most people's homes was the Amazon Alexa voice assistant, a cylindrical speaker that listened to your commands, answered general knowledge questions, and (quelle surprise) placed orders at Amazon for you. Later versions were spherical and sounded better, as well as offering you the chance to link up your home alarms, heating systems and so on. An app version, Siri, has made a huge impact for iPhone users, and clones of both products are now available at various price points. The downside? They're always listening, so bear that in mind when you discuss sensitive matters.



Pet monitors

● Watch, feed, track and diagnose the health of your dog, cat or other vertebrate chum with the aid of AI, which is now found in cameras, food delivery systems and even smart collars that keep an eye on Fido's heart rate. To an extent, it's regrettable that you don't actually have to be present to feed your pet, that being a nice opportunity for animal and owner to bond, but at the same time, if you're stuck at work and your four-legged friend is at home, at least you know he or she isn't going to starve. By the way, AI pets exist too… but that's another conversation.

Video doorbells

● Someone is at your door, but you can't get there because you're in the shower/at work/in Australia. What do you do? Relax – if you've got a smart video doorbell with AI features, the voice assistant will talk to your visitor and give your desired instructions. Some models use video to recognise who's at the door, whether it's the postman with a parcel, a posse of Trick or Treaters, or your tabby trying to get through the catflap, and they'll keep you informed via a phone app. The security benefits are obvious, as is the time you'll save by not having to rearrange mail deliveries.

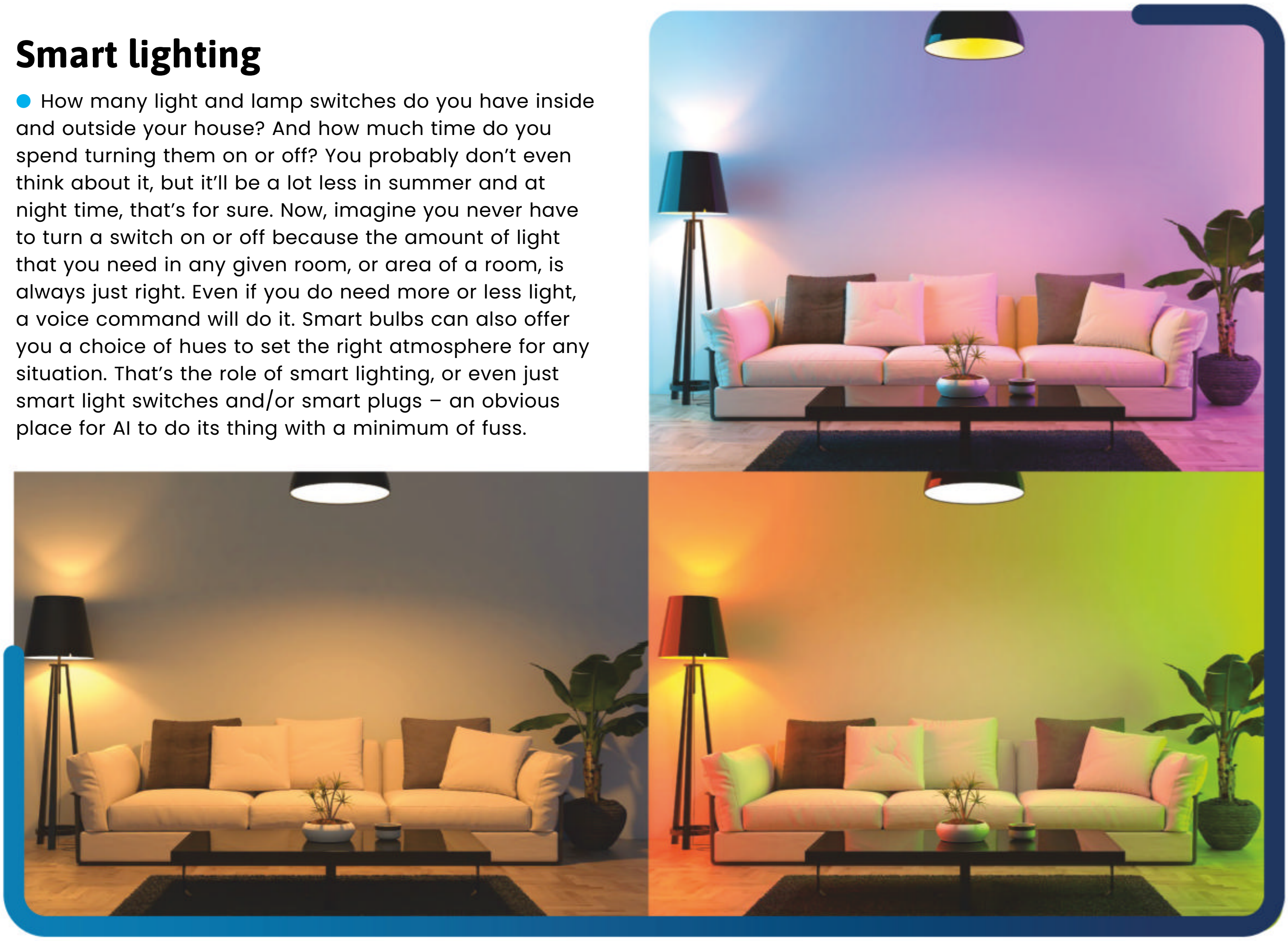
IMAGES: GETTY

Smart sockets and plugs

● Energy saving is an increasing priority in today's world, partly for ecological reasons and partly because the stuff is expensive, so the arrival of smart sockets is welcome. These replace existing sockets and can detect the devices that are plugged into them. Using AI, they figure out if and when they need to be powered up, managing electricity supply efficiently according to patterns of most and least use. This applies both in the home, where TVs and computers are often left on standby overnight, and also in the office, where the same issue applies tenfold. Similarly, smart plugs – which can be used in standard sockets – let you schedule and control the attached devices via an app, or via a quick command to your AI-powered home hub or voice assistant.

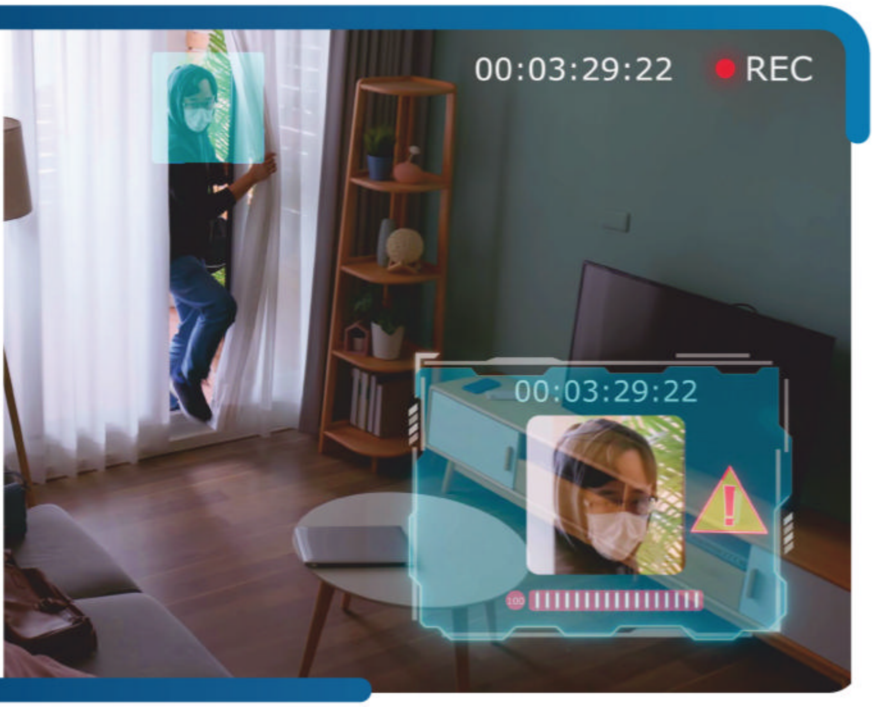
Smart lighting

● How many light and lamp switches do you have inside and outside your house? And how much time do you spend turning them on or off? You probably don't even think about it, but it'll be a lot less in summer and at night time, that's for sure. Now, imagine you never have to turn a switch on or off because the amount of light that you need in any given room, or area of a room, is always just right. Even if you do need more or less light, a voice command will do it. Smart bulbs can also offer you a choice of hues to set the right atmosphere for any situation. That's the role of smart lighting, or even just smart light switches and/or smart plugs – an obvious place for AI to do its thing with a minimum of fuss.



Home security systems

● Alarm systems in the home have been getting more sophisticated for years now, linking silently to emergency services, splitting a given household into separate zones and so on, but the recent integration of AI into these systems is leading towards a more detailed and more user-friendly experience. For example, AI's ability to recognise people and objects enables it to inform us more accurately about what and who is in or approaching our property. Many of these devices will link seamlessly to your existing Google or Amazon Alexa tech, too, making for a fully integrated setup – a refreshing change from the old days when they came with their own, proprietary software.



Robot vacuum cleaners

● Who doesn't love watching YouTube clips of cats riding on a robot vacuum cleaner – or for those with a more robust sense of humour, enjoying the sight of one merrily driving through some spilled custard and spreading it all over the house? Fortunately, such things are rare, with the average Roomba (the leading brand) happily chugging around the home, keeping floors dust- and dirt-free without the need for any human intervention. AI-enhanced features enable these gadgets to learn the layout of your home, avoid obstacles, detect different floor types, and predict areas likely to need extra cleaning attention. Their suction power is moderate compared to handheld vacuums, so a scheduled daily clean will yield the best results.

IMAGES: GETTY, SHUTTERSTOCK

Heating and cooling

- You may wonder what AI has to do with the device that keeps your home at a desired temperature – but if we recall that generative AI is all about analysing patterns, and that you and the other inhabitants of your home tend to move in predictable ways, then it becomes clear. AI-enhanced thermostats and/or air conditioning units can keep your home at the ideal temperature based on your routine and activities. For example, when everyone's out, these devices can switch the heating or air-con off while it's not needed, then turn it back on to reach a comfortable temperature before you return. With companion devices like smart thermostatic radiator valves, the heating in individual rooms can be adjusted based on how each space is used. Some devices can also adjust their settings if it is unusually warm or cold outside, or even if an open window is detected, to help improve your home's energy efficiency.

SMART HOME
18°
TEMPERATURE

TV and streaming

- The concept of a 'smart TV' has been around for a while, since televisions first linked to the internet, but the recent arrival of AI in our favourite entertainment devices makes them smarter still. In the era of standard def, hi-def and ultra hi-def programming, AI will maximise or moderate picture quality, contrast, brightness and other viewing aspects; it can integrate other devices; it can use language recognition for dubbed audio and subtitles; and it can tailor content and provide recommendations based on your viewing tastes and times. Personalisation via AI is widely used by streaming services. Those show cards and episode preview stills you see on apps like Netflix aren't random – with the help of a machine learning algorithm, they are chosen specifically to appeal to you, based on your viewing habits and preferences.

Robot lawnmowers

● From spring through summer, the air is abuzz with the sound of lawnmowers, mostly petrol, mains or battery powered. A new arrival is the AI-powered robot mower, essentially your usual mower but without a handle. Mark out the edges of your lawn with wire and you're good to go: it will emerge from its weatherproof kennel at programmed intervals, keeping your grass under control without the need for you to put your drink down and get off your deckchair (perhaps best avoided if your only source of physical exercise is that weekly mow, though.) Similar to the aforementioned vacuums, some models use AI to improve navigation and better detect obstacles to avoid, while some even adapt their mowing schedules depending on the weather.

Water monitoring systems

● Water leaks, it gets too hot, it gets too cold, it runs out. We need the stuff on a constant basis, so it flows in and out of our houses all the time. An AI water monitor will ensure that the supply and quality is sufficient (and let you know when it isn't) and keep it at the right temperature – and in the right quantity – for the needs of you and your family. From an eco point of view this makes total sense, as water saved means less stress on the supply system and less money spent on getting it into the house and heating it once it's there. They can also detect and alert you to leaks, automatically shutting off the supply so you can get the problem fixed before major damage occurs.

IMAGES: GETTY

BOOST YOUR PRODUCTIVITY

Want to know how AI-enhanced smart tech can boost your productivity? Check out these 12 time-saving apps

Virtual assistants

● We've already looked at assistants such as OpenAI's ChatGPT, which can perform several functions – chat, advice, image creation and so on – if you're just looking for entertainment. Increasingly, however, such assistants are also available as business tools that integrate with a whole list of existing software. Microsoft's Copilot, for instance, is available for free as a simple chatbot but can also manage workplace data, claiming to transform your working methods and thus your efficiency – at a price, of course. Whether these claims bear out depends on your work environment and will no doubt become clearer over time.

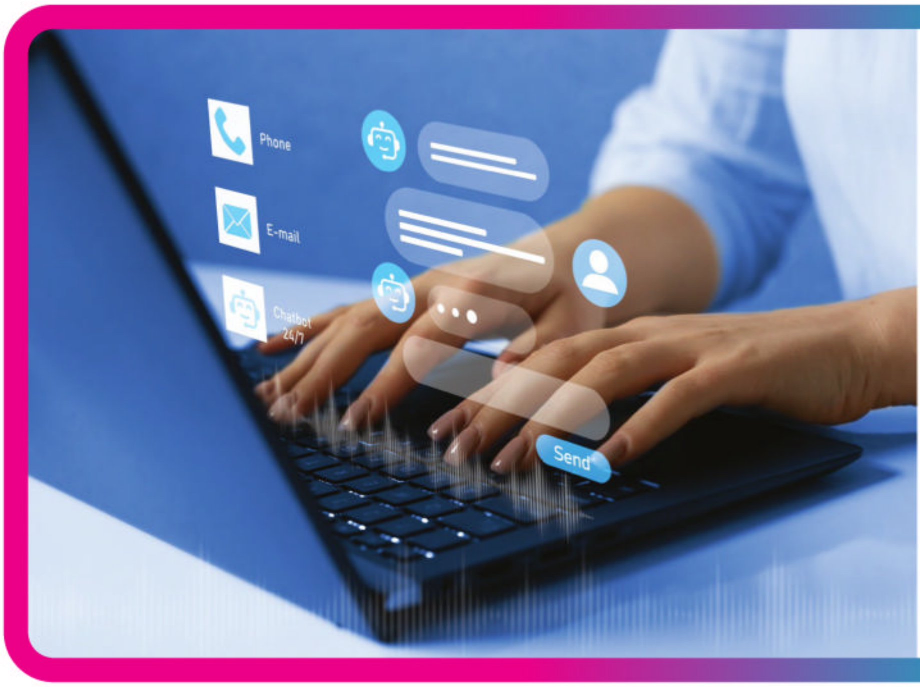
Best time for meeting?
Project status?
Translate to Spanish
Analyze this data
Draft client email
Update to-do list
Schedule a meeting
Latest sales report?
Summarize this document

Writing and proofreading aids

● As any writer will tell you, most of the time we use the same 500 words. The AI in tools such as Gmail Smart Compose knows this and will suggest words to you when you're putting emails together, making messages faster to write (if not actually better). Of course, you still have to get the spelling and grammar right, hence the profusion of apps such as Grammarly, heavily promoted to students on an essay deadline. Some of these apps can also help you rewrite text in different tones of voice depending on the situation, such as if you want something to sound more friendly, more professional, or more humorous and so on. They can also help with clarity by suggesting more succinct ways to express your main points.

Transcription and summarisation tools

- Got the minutes of a meeting to write up? Simply record the audio and let an app such as Otter AI transcribe it and summarise the conversation into bitesize chunks for your report. After all, what is a meeting but a set of spoken data? The same goes for that letter that your boss has dictated to you: let the AI do the work. Bear in mind, of course, that a decent app will require a subscription. Cheapies do exist, but who knows how accurate they are? You don't want your $15m of sales to appear in the shareholders' report as $15k. Watch out for data privacy, too.



Customer service tools

- No-one likes engaging with a company's customer services department, if said company even has one. You only ever phone them when you're annoyed about something – which makes it paramount that systems exist that will solve your problem double quick. Can an AI do this? Apps like Hiver and Tidio think they can. The logic behind using AI to deal with a customer issue is that it knows which problems tend to come up based on past data, and can offer the right solution for the same reason. The jury is currently split, though: some users prefer a human interaction, while others can think of nothing worse.

IMAGES: GETTY

Design tools

- Adobe Photoshop and Illustrator have always been the default image editing and document design apps in the business world, but what if you haven't got the time or budget to skill up at pro level? Fortunately, a slew of easy-to-use, AI-driven tools such as Canva exist that will jazz up your photos and insert them in your chosen documents, whether that means work presentations, CVs, event invitations and so on. Don't be depressed, designers: your artistic eye is unlikely to be replaceable by an AI. Machine learning does not necessarily equal aesthetic judgement and good taste… yet.

Scheduling and calendar assistants

- Reclaim and Clockwise are just two of the many tools that can, in theory at least, revise and rejig your packed daily schedule so that it makes most sense, time- and budget-wise. Usually arranging schedules in pastel-coloured blocks (top tip: use soothing colours to avoid 'schedule fear') so that you and your team can see what everyone is doing at a given time, these apps take into account your habits (do you take 30 or 60 minutes at lunch?) and mesh them with everyone else's needs. No more sending round 50 emails to see when everyone's free for a meeting.

Meeting with Team scheduled
AI
Sunday Monday Tuesday Wednesday Thursday Friday Saturday
Hi ! How can I help you.
AI
AI Task Scheduling

Email organisers

● The ideal practice with email, assuming it's a significant communication medium for you, is to keep messages in your inbox only as long as they require you to do something based on them – in other words, treat your inbox like a list of jobs to do. However, what if you have 200 of the blighters? Split them into high- and low-priority tasks using an app such as Google Priority Inbox, which assesses your preferences and suggests which emails need sorting pronto and which can wait until you get back from your holiday. That way you can reply in a timely fashion to the crucial stuff and worry about the rest later.

AI GENERATE
10:12
Project Gantt Chart
4-Project Closure
3-Monitoring & Control
2-Execution
1-Planning
(Phase)
0 1 2 3 4 5 6 7
Timeline (months)
Download
Extend
Delete

Project management tools

● Got several tasks on the go at once? Of course you do – this is 2025. Use a tool like Asana to keep on top of each project's state of play without sticking Post-It notes all over your screen. What this and similar AI-fuelled apps do is assess where all your projects are at, keep user-friendly tabs on start and end dates, remind you of deadlines and ensure that your schedule doesn't devolve into a giant pile of stress. The slight downside is that the app will message you on the regular to ask if you've completed Task A in time for Deadline B yet, an intrusion which you may not entirely welcome.

IMAGES: GETTY, SHUTTERSTOCK

Human resources tools

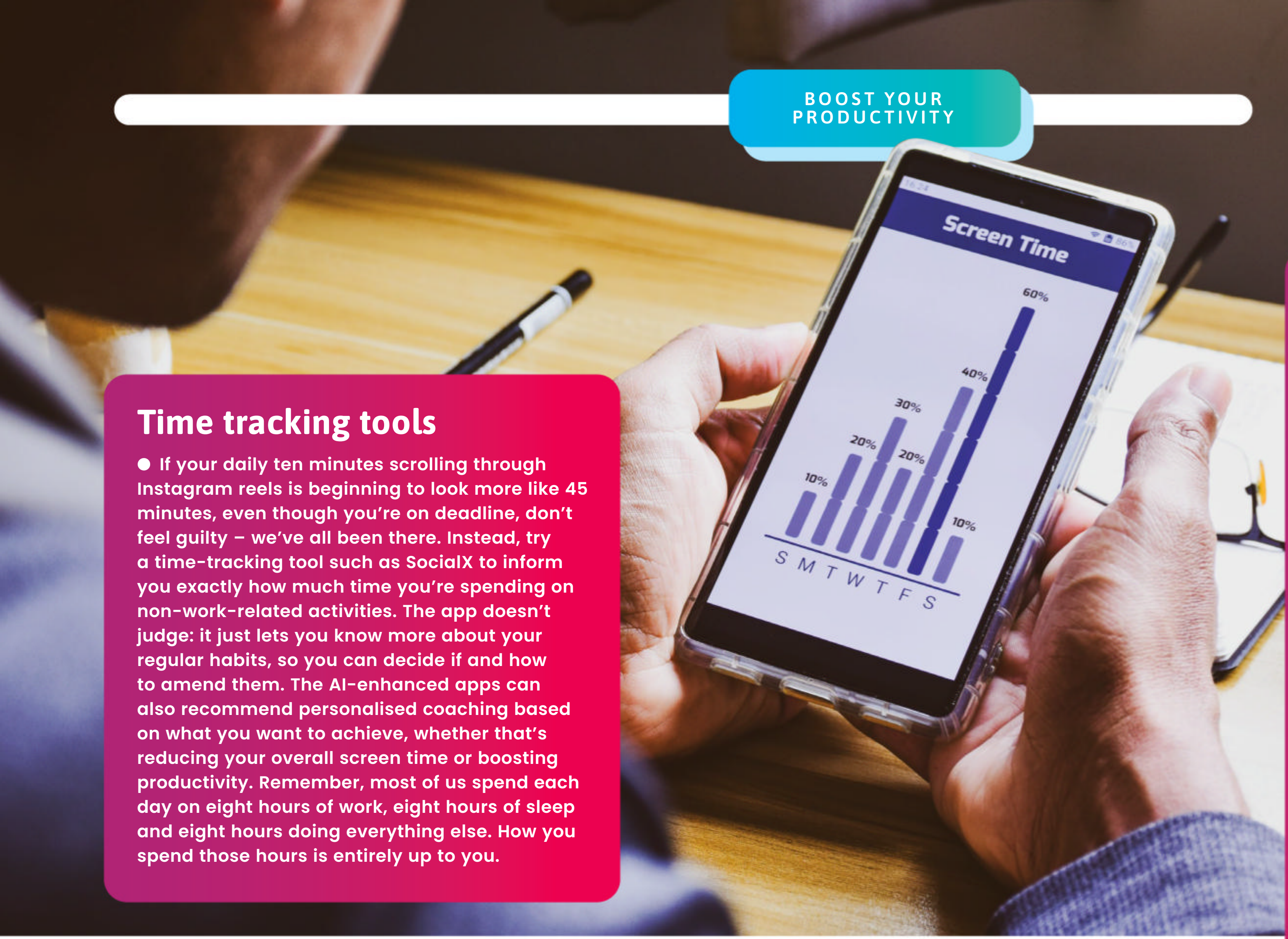
● HR is a profession fraught with pitfalls, including how to phrase messages to frazzled and/or embittered employees in a way that doesn't annoy them, so apps such as Textio will HR-ise your text accordingly. As for actually hiring people – and not just any old people; the best candidates – tools such as CVViZ promise to use AI to get the staff you need on your interview list. The idea may sound a little spooky (who says who is the best for a given role?) but in the end, the AI is just doing what it does best – sifting through text (in this case, job applications) to find a desired result.

SMART HR
Searching...

60%
90%
66%
85%
ADS
114K
7.59K
$57.47
$470K
AI
AD

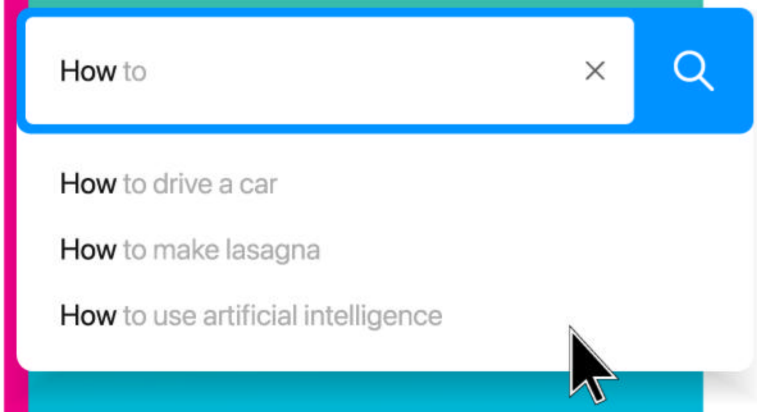
Marketing tools

● How can an AI help you market your services or products? Ask an app like AdCreative and the answer is that it makes your advertising more efficient, using the best buzzwords to target the most lucrative market sectors while feeding back on how your competitors are doing. Once again, data-mining of commercial messaging lies at the heart of what the AI does, studying a given environment to help you get the biggest bang for your buck, or in practice the juiciest leads for your salesforce. If this sounds as if it's all about money, that's because it is.



Time tracking tools

● If your daily ten minutes scrolling through Instagram reels is beginning to look more like 45 minutes, even though you're on deadline, don't feel guilty – we've all been there. Instead, try a time-tracking tool such as SocialX to inform you exactly how much time you're spending on non-work-related activities. The app doesn't judge: it just lets you know more about your regular habits, so you can decide if and how to amend them. The AI-enhanced apps can also recommend personalised coaching based on what you want to achieve, whether that's reducing your overall screen time or boosting productivity. Remember, most of us spend each day on eight hours of work, eight hours of sleep and eight hours doing everything else. How you spend those hours is entirely up to you.



Autocompletion tools

● TextBlaze is an example of an app that saves time spent writing things by using a predetermined code instead: for example, if you type /ty into an email, the words "Thank you for your time today, I really enjoyed our meeting" (or text of your choice) will magically appear. Sounds like a time-saver to us, and one which we suspect quite a few customer service staff (the human ones this time) already use in conversations that are often following scripted prompts already. Similar apps allow you to integrate messages into a variety of software types: anywhere, in fact, where standard text needs to appear. You may also notice autocomplete technology in search engines, your email and messaging apps, text editors and so on. These services can use AI to analyse the context of what you're typing and provide relevant suggestions based on various factors – such as common or trending phrases, or similar things you've written previously – and can even adapt to your personal writing style.

IMAGES: GETTY

FINANCE AND BUDGETING TECH

Let AI help you manage your cashflow with these 12 money-savvy smart services

Spending trackers

● We all make hundreds of purchases, modest or large, every year. Each of them is stored in your banking app, if you use one – as three out of five Brits reportedly do – but still, wouldn't it be nice to know exactly where your money was going without laboriously totting all your transactions up on a calculator? This is where generative AI, which loves nothing more than mining large amounts of data, comes in. Use an app such as ExpensesAI or PocketGuard to track your outlays, analyse your spending habits and let you know if you're spending too much.

Expenses
Home 717
Food 486
Transport 358
Health 307
19%
14%
28%
This Month
$ 2560
12%
10%
8%
6%
Phone 256
Leisure 205
Clothes 154
Other 77
Implementation of a plan
100%

hulu
YouTube TV
prime video
tv+
NETFLIX
Disney+
HBO max
peacock

Subscription managers

● Netflix, Now TV, Disney+, Apple TV, Hulu… do you know how many services you're subscribed to? And that's just TV: let's not forget internet access, music apps, paid podcasts, gym memberships and whatever else you've committed to paying for each month because it seemed like a good idea at the time. A subs manager such as Little Birdie (UK) or Rocket Money (USA) will help you manage, retain and cancel recurring payments with ease. Ask yourself: how many of these paid-for services do I really need – and is a cheaper or free alternative available?

Savings tools

● Saving is tricky, no matter what your income level is, as your lifestyle tends to become more expensive the more you earn. Even if you do save, knowing how much to put away, and where to put it, isn't easy. Apps such as Plum use their AI brains to examine your income and outlays to figure out how much spare cash you can afford to save and/or invest, takes those amounts – even if they're small – and gets you the best return on those sums. The principle of 'little and often' applies here, with regular investments of even minor amounts adding up surprisingly quickly – and perhaps without you even noticing.

Negotiation assistants

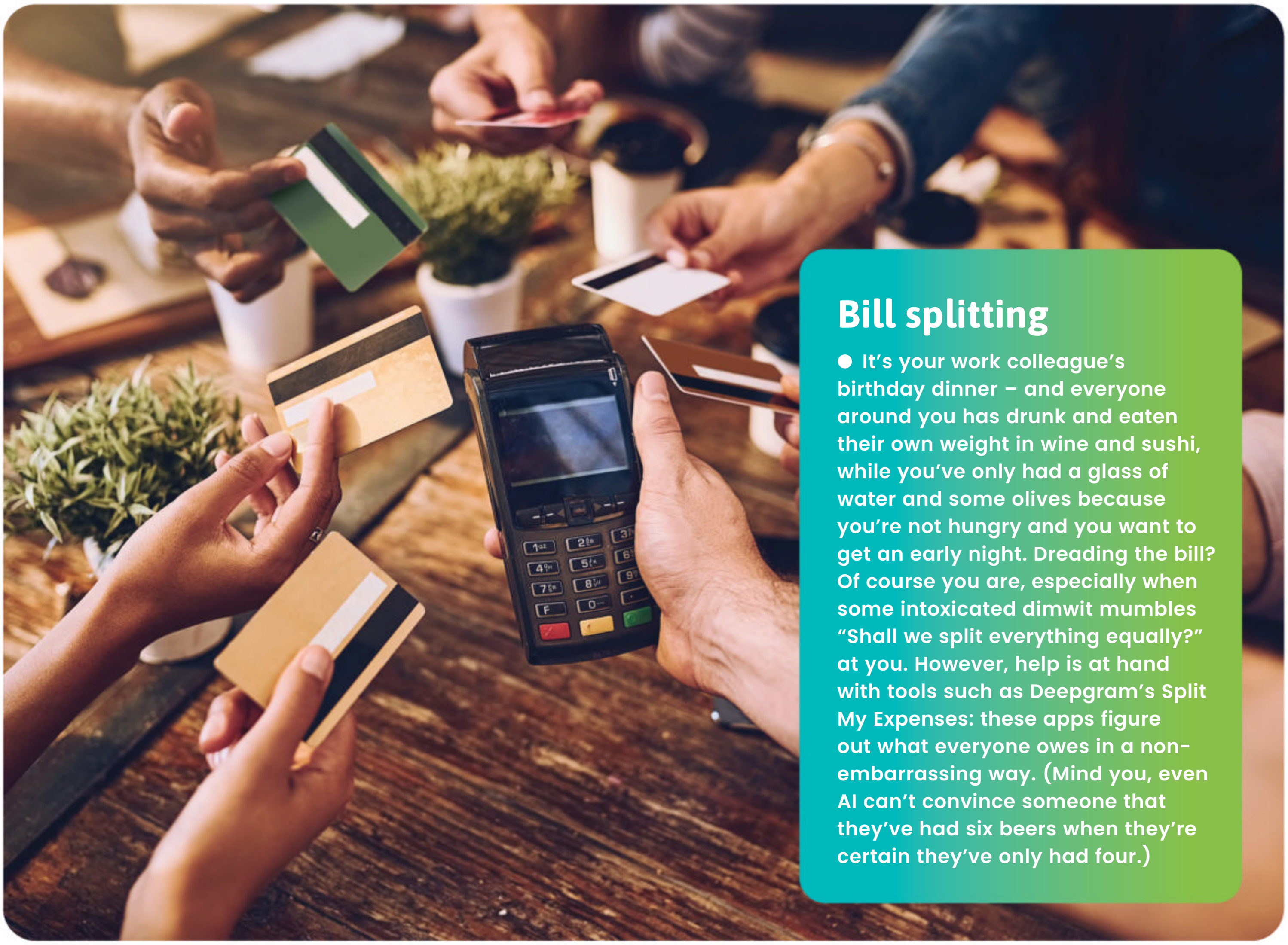
● AI tools such as Nibble and NegotiateAI are just two examples of how the supposedly human art of negotiation – in multiple scenarios from signing contracts to paying bills – is actually a perfect field for machine learning. After all, where does a negotiated figure go? Only up or down. How does it move up or down? Through a sequence of offers and counter-offers. So far, so binary – but where the AI element of the tech comes in is that it can parse a long list of contributory factors that control where the numbers go, sorting them for the best, most suitable and/or most 'human' solution.

IMAGES: GETTY, ALAMY

Credit score analysis

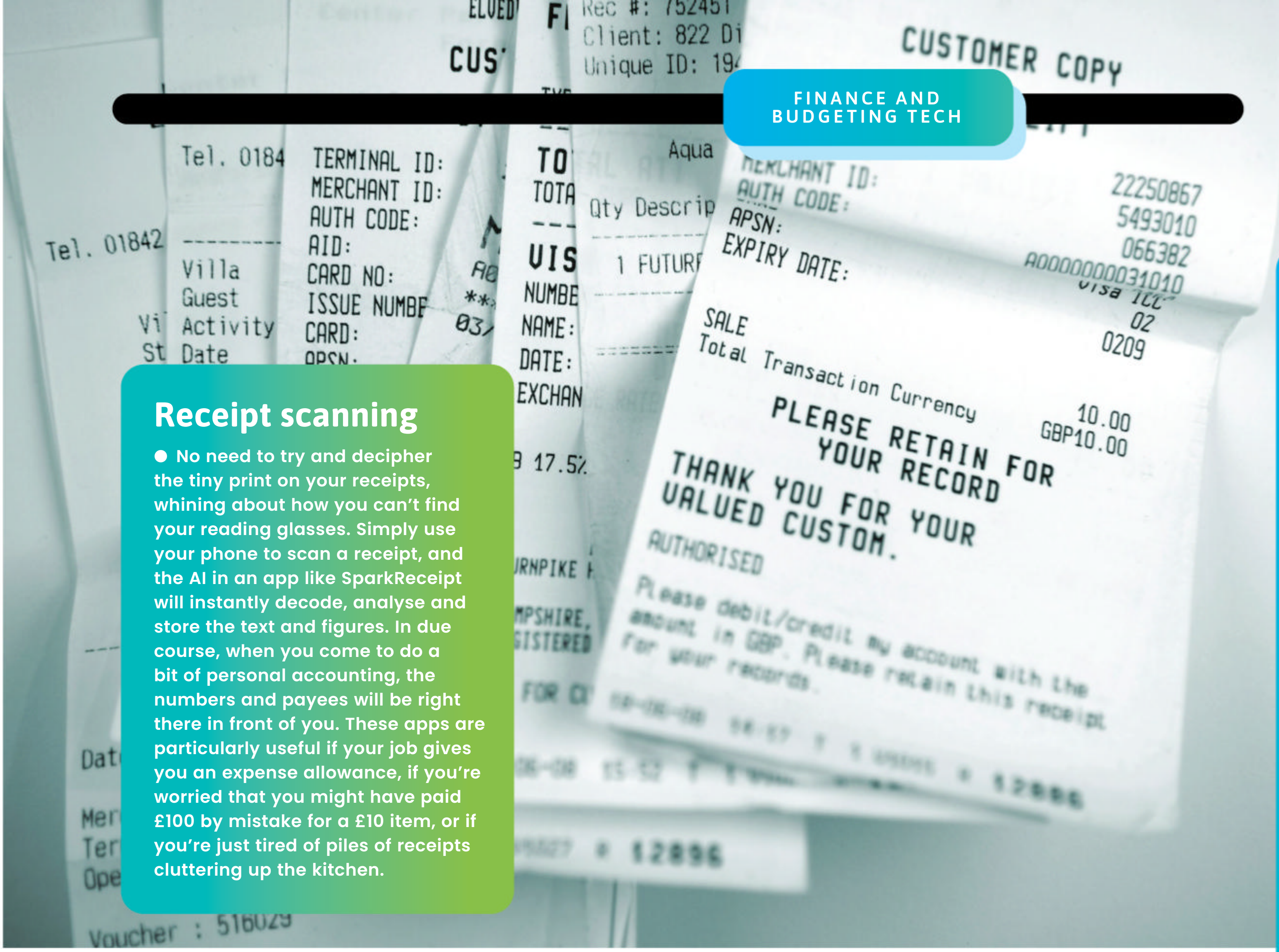
- Your credit score is a bit like a delicate plant growing in your garden: you need to look after it, make sure it doesn't get damaged, and heal it when it does. As so many factors affect your credit score, from how much you've borrowed to how much lenders *want* you to borrow, AI is useful for analysing and delivering the best strategy for keeping your score healthy. There are tons of available tools – Dovly, Render and CreditBoost AI among them – so take your time and ask yourself what you need from your credit score before you sign up.

£
Your Credit Score
Find out how you rate here
Login



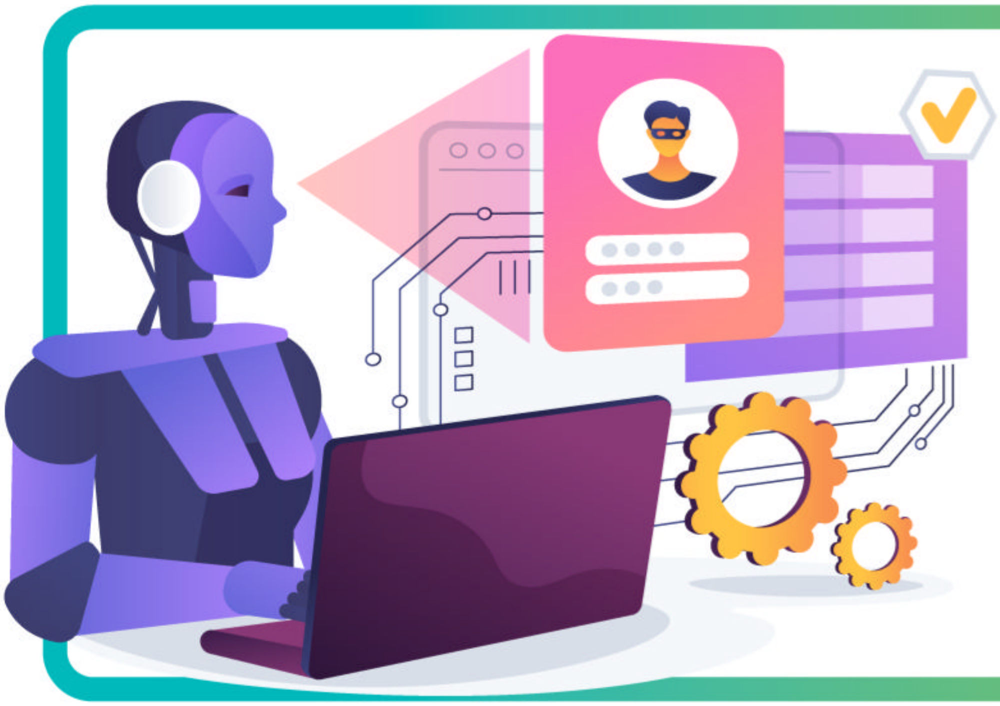
Bill splitting

- It's your work colleague's birthday dinner – and everyone around you has drunk and eaten their own weight in wine and sushi, while you've only had a glass of water and some olives because you're not hungry and you want to get an early night. Dreading the bill? Of course you are, especially when some intoxicated dimwit mumbles "Shall we split everything equally?" at you. However, help is at hand with tools such as Deepgram's Split My Expenses: these apps figure out what everyone owes in a non-embarrassing way. (Mind you, even AI can't convince someone that they've had six beers when they're certain they've only had four.)



Receipt scanning

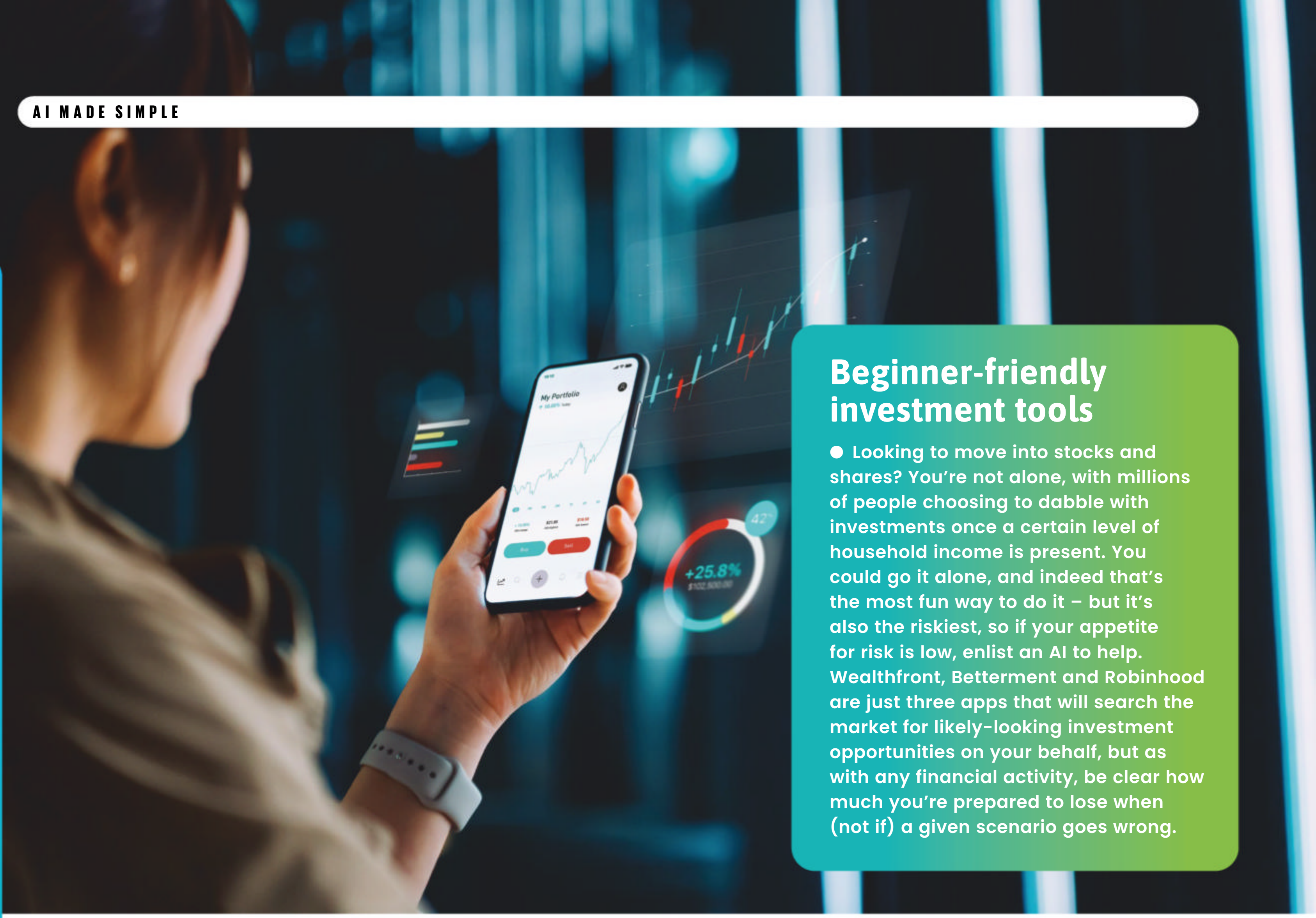
- No need to try and decipher the tiny print on your receipts, whining about how you can't find your reading glasses. Simply use your phone to scan a receipt, and the AI in an app like SparkReceipt will instantly decode, analyse and store the text and figures. In due course, when you come to do a bit of personal accounting, the numbers and payees will be right there in front of you. These apps are particularly useful if your job gives you an expense allowance, if you're worried that you might have paid £100 by mistake for a £10 item, or if you're just tired of piles of receipts cluttering up the kitchen.



Anti-fraud tools

- Today's world is infested with dodgy people trying to rip you off, to the point where we're reluctant to click on any internet link or even answer the phone to an unlisted number. Still, we have friendly AIs to hand. Huntress, Genie, Resistant AI, Hawk: all these chummy-yet-macho-sounding apps are there to protect you from scams designed to relieve you of your money. One of the jobs they do is scan all your incoming communications for security, with the AI component used to exploit fraud patterns; another is to 'click ahead', as it were, checking where links go before you click on them.

IMAGES: GETTY, SHUTTERSTOCK



Beginner-friendly investment tools

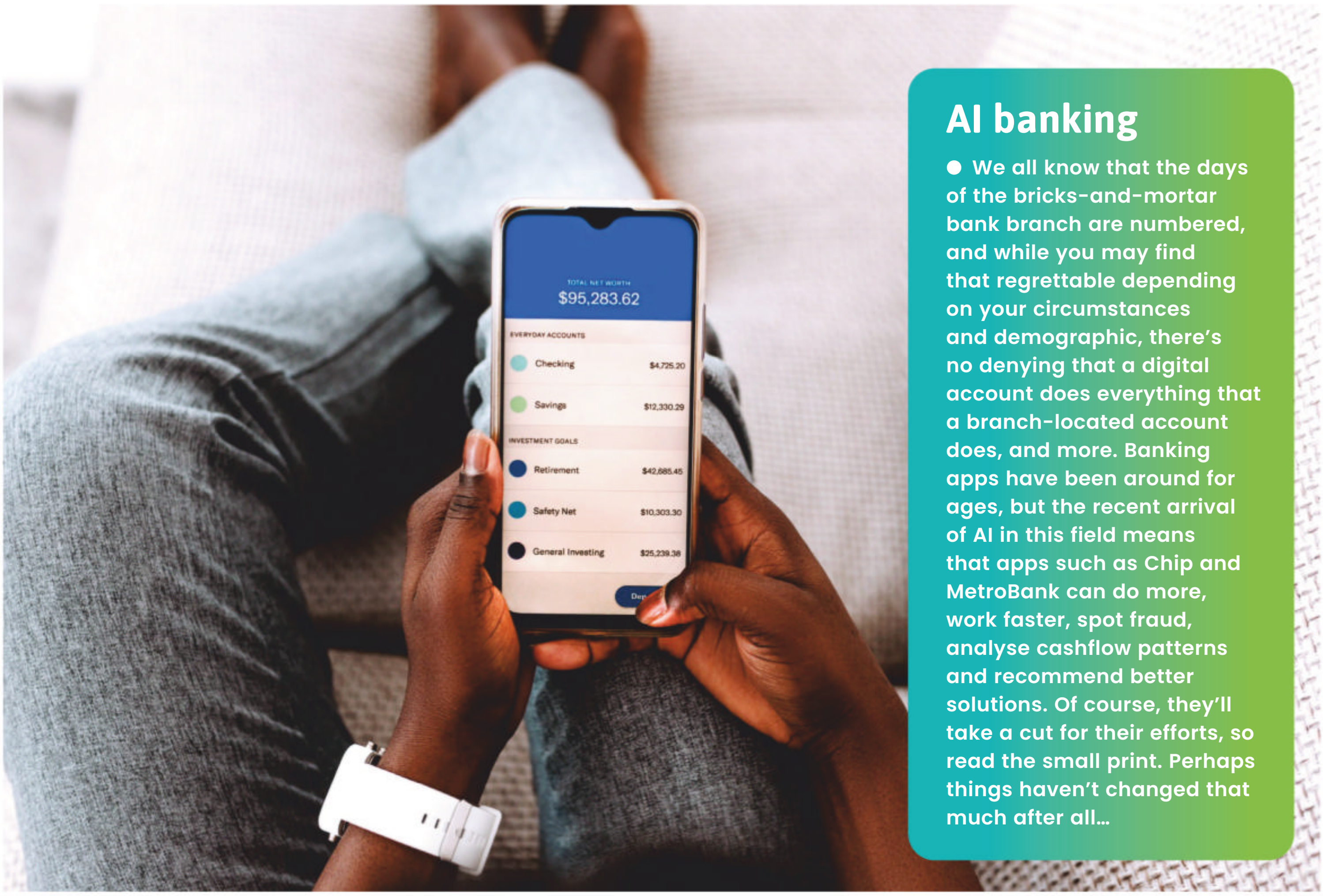
- Looking to move into stocks and shares? You're not alone, with millions of people choosing to dabble with investments once a certain level of household income is present. You could go it alone, and indeed that's the most fun way to do it – but it's also the riskiest, so if your appetite for risk is low, enlist an AI to help. Wealthfront, Betterment and Robinhood are just three apps that will search the market for likely-looking investment opportunities on your behalf, but as with any financial activity, be clear how much you're prepared to lose when (not if) a given scenario goes wrong.

Tax tools

- Apps such as TaxGPT (see what they did there?) will help the average person figure out how much tax they owe and when it needs to be paid, 'average person' in this case meaning anyone who a) doesn't have all their tax deducted at source and b) would rather not have to spend time learning/worrying about it. The reason we need an AI to manage our taxes for us is because – assuming you don't live in a tax haven – most countries' taxation systems are hopelessly complex above a certain income point. Rules also change every year, as do tax-deductable allowances, so the only downside here is that your accountant will be peeved with you if you replace them with an app.

Sending money

● Ever tried to transfer a significant amount of money overseas, for example as a wedding gift for your cousin who lives in Sydney? It was a massive pain until the arrival of PayPal, and even then it cost an annoying amount of money. Fortunately, AI has arrived in the form of apps like Remitly and Transfergo, helping to reduce the risk of fraud, offering you a user-friendly experience and giving you support when needed. Given the various financial obstacles that exist in 2025 between the UK and Europe, and between the US and everywhere else, the presence of AI in this area could prove very useful.


TOTAL NET WORTH
$95,283.62
EVERYDAY ACCOUNTS
Checking $4,725.20
Savings $12,330.29
INVESTMENT GOALS
Retirement $42,685.45
Safety Net $10,303.30
General Investing $25,239.38
Dep

AI banking

● We all know that the days of the bricks-and-mortar bank branch are numbered, and while you may find that regrettable depending on your circumstances and demographic, there's no denying that a digital account does everything that a branch-located account does, and more. Banking apps have been around for ages, but the recent arrival of AI in this field means that apps such as Chip and MetroBank can do more, work faster, spot fraud, analyse cashflow patterns and recommend better solutions. Of course, they'll take a cut for their efforts, so read the small print. Perhaps things haven't changed that much after all…

IMAGES: GETTY

SMARTER SHOPPING

Max out your purchasing power with these AI-enhanced shopping tools

Find the lowest prices

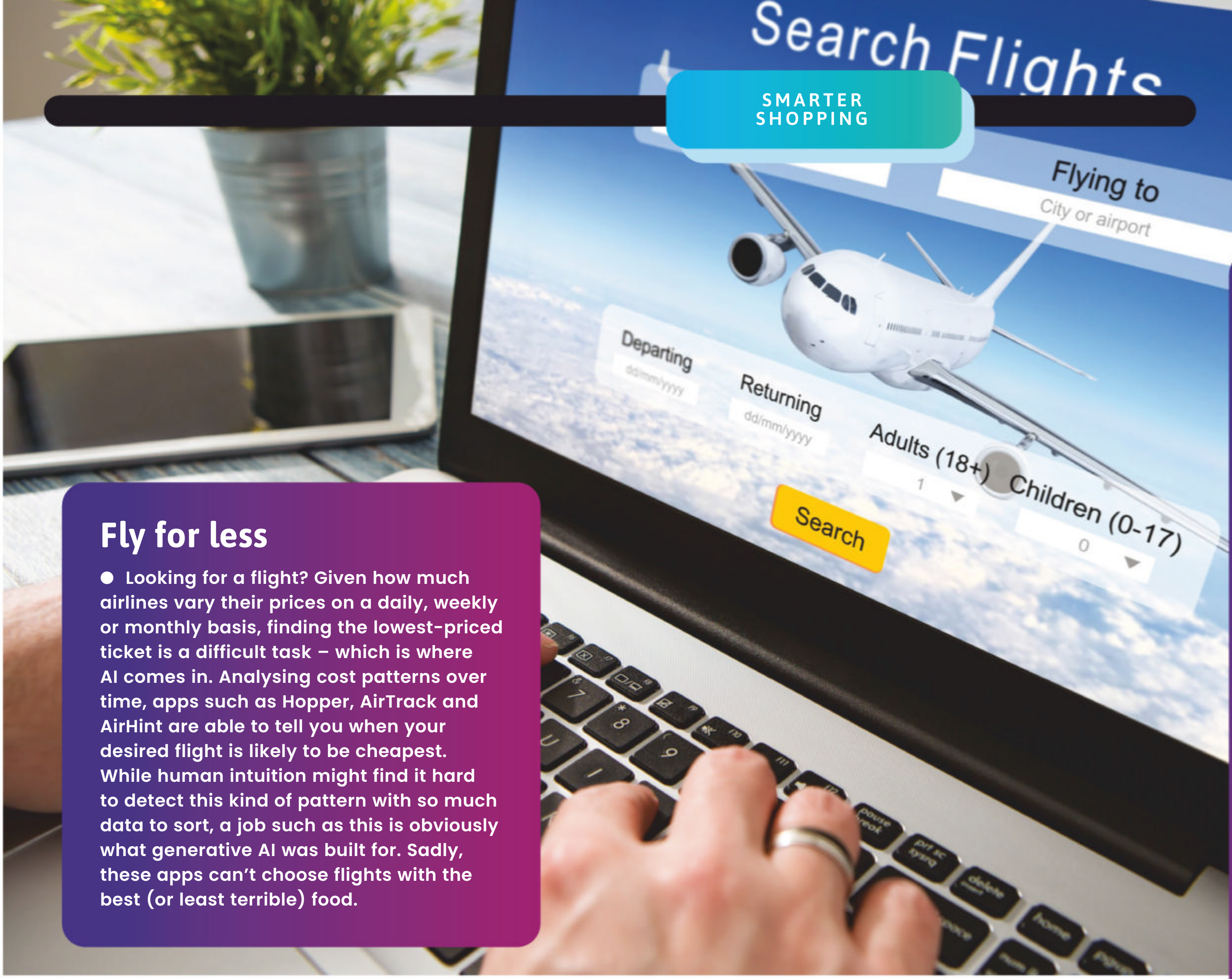
- Karma, Honey and the rather more self-explanatory ShopSavvy are just three examples of apps that use AI to survey the market and reveal where a given product is cheapest – whether online or at a physical store. Of course, price trackers, primarily in the form of websites, have been around for years, but it takes AI to scan a large number of retailers in real time and update you as prices fluctuate. Bear in mind, of course, that some tracking apps may be biased in one way or another, depending on their funding model, so check more than one source.

40% OFF
70% OFF
50% OFF

DISCOUNT CODE
%
•••••••
ENTER

Offer codes and discounts

- With so many online retailers these days offering attractive discounts to get you on board, it helps to have the power of AI on your side. Koupon is one such tool, allowing you to find any number of 'enter at checkout' discount codes: while you could simply perform a standard web search for the codes you need instead, you won't know if said codes are current or if they expired two years ago. Why waste time tapping obsolete (and annoying) strings of characters such as GIMME10PCOFFNOW into a box when an app can do it for you?


Search Flights
Flying to
City or airport
Departing
dd/mm/yyyy
Returning
dd/mm/yyyy
Adults (18+)
1
Children (0-17)
0
Search

Fly for less

- Looking for a flight? Given how much airlines vary their prices on a daily, weekly or monthly basis, finding the lowest-priced ticket is a difficult task – which is where AI comes in. Analysing cost patterns over time, apps such as Hopper, AirTrack and AirHint are able to tell you when your desired flight is likely to be cheapest. While human intuition might find it hard to detect this kind of pattern with so much data to sort, a job such as this is obviously what generative AI was built for. Sadly, these apps can't choose flights with the best (or least terrible) food.

%
GET YOUR CASHBACK

Cashback schemes

- "Buy this sofa/car/set of ornamental spoons and get 10% back!" has been a frequent accompaniment to more or less any online transaction for some years now, the difference with the latest generation of apps being that yep, they use AI. Some of these, like Minty, do the job of actually getting you the cash sums you want based on the purchases you've made; others, like Upside, will track down the available deals for commodities such as petrol in areas local to you. In either case, machine learning is being deployed to mine data and come up with ways to make your money work harder.

IMAGES: GETTY

Sainsbury's
live well for less
TESCO

Track prices across multiple stores

● Most of the apps listed here do a version of the same job, in other words getting you the product you want at the best price, but others – Gosh is an example – offer a valuable nuance by keeping an eye on several online (and in some cases, also offline) prices for the same product, in real time. This is obviously useful because it means you don't have to check vendors in sequence over a period of time when prices will update simultaneously. This is useful for things like comparing the cost of your weekly shop at different supermarkets, such as on Shopsplit, for example. Think of AI, in this case, as a person who can do the same simple job at the same time many times over.

Find what you need... without knowing it

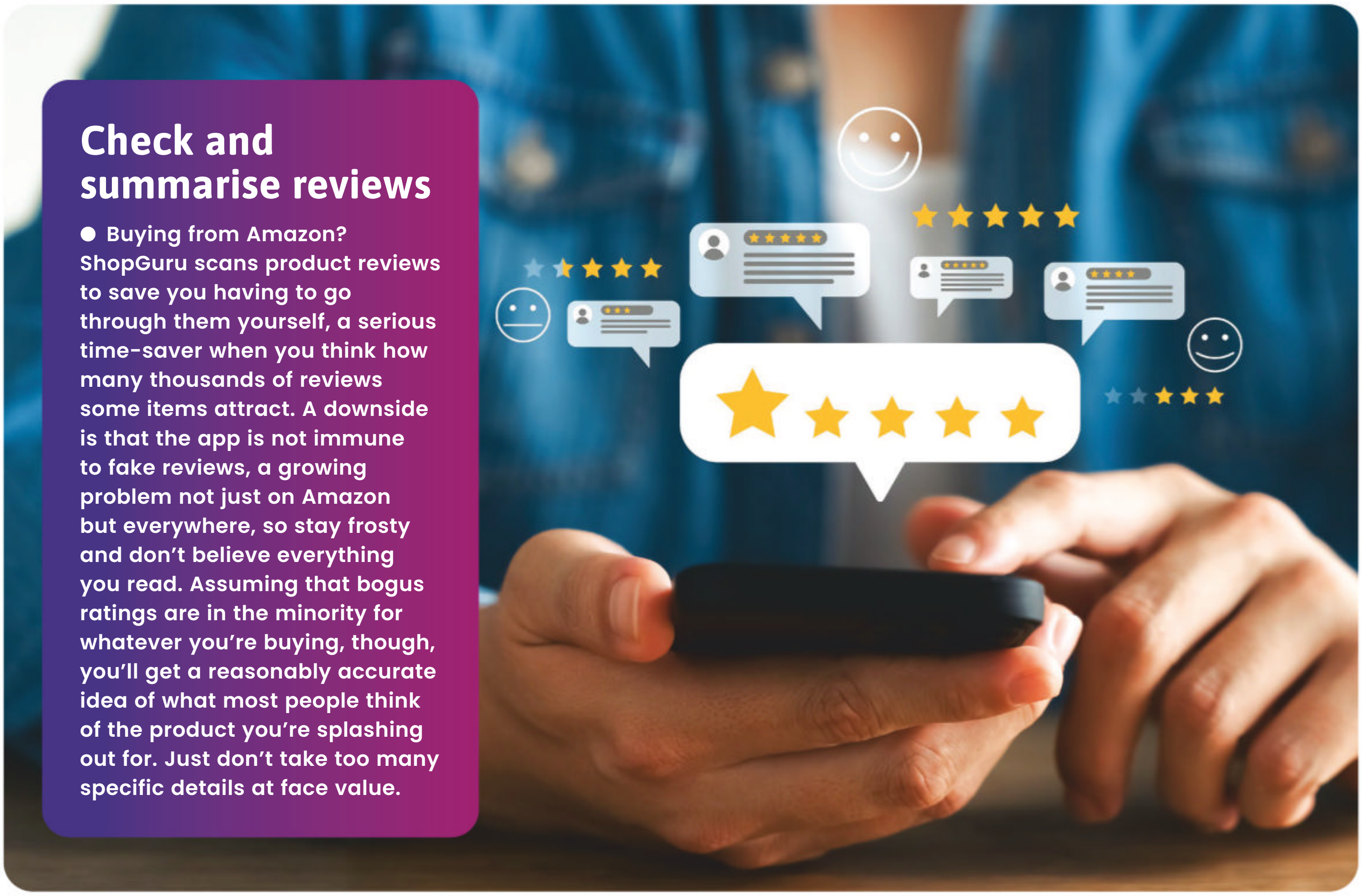
● You know you need some form of jacket for the winter, or some kind of wedding gift for a friend – you just don't know what you want beyond that basic description. We've all been in that frustrating situation. Well, assistance is at hand with tools such as Shop.app, which you tell roughly what you're looking for and which then responds with specific suggestions. It will then walk you through the details, gradually zeroing in on items you didn't know you needed – but which you'll recognise when you get there. Budget and location details help the AI find you what you want.

Be more eco-friendly

- Several AI-powered shopping apps focus on the environmentally sound nature of your purchases, reflecting society's growing concern with the welfare of the planet. These include Giki, Good On You and Green Choice Now, each of which will supply you with the carbon cost of your purchase as well as the associated environmental impact of making, distributing and using whatever you're buying. As we discuss elsewhere in these pages, the use of AI does itself incur an environmental cost due to water use in server farms, so keep that in mind. You might be better off shopping in physical stores, in eco terms at least.

Check and summarise reviews

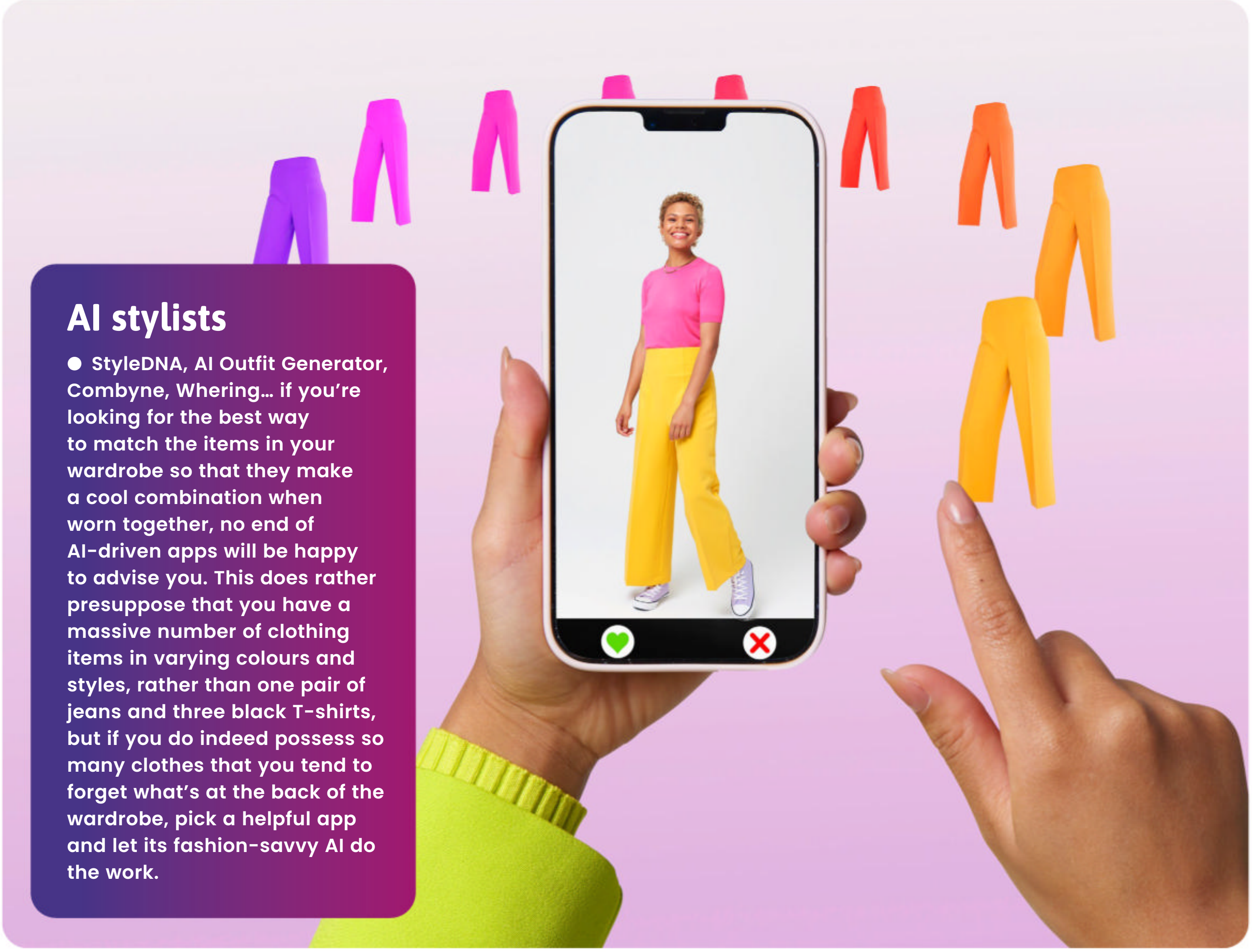
- **Buying from Amazon? ShopGuru scans product reviews to save you having to go through them yourself, a serious time-saver when you think how many thousands of reviews some items attract. A downside is that the app is not immune to fake reviews, a growing problem not just on Amazon but everywhere, so stay frosty and don't believe everything you read. Assuming that bogus ratings are in the minority for whatever you're buying, though, you'll get a reasonably accurate idea of what most people think of the product you're splashing out for. Just don't take too many specific details at face value.**



IMAGES: GETTY, ADOBE STOCK

Voice assistants

● Only the most credulous Alexa user would fail to understand that the ubiquitous AI device is not just there to play our music, set timers and tell us recipes. It's there thanks to its owners Amazon's interest in having a product in our homes that can and will happily take orders for Amazon deliveries, simply by telling it to do so. Now, is this a bad thing in and of itself? Not as we see it. If you follow basic protocols for security when it comes to financial transactions, an Alexa (aka Echo) can be a very convenient time-saving tool.



AI stylists

● StyleDNA, AI Outfit Generator, Combyne, Whering… if you're looking for the best way to match the items in your wardrobe so that they make a cool combination when worn together, no end of AI-driven apps will be happy to advise you. This does rather presuppose that you have a massive number of clothing items in varying colours and styles, rather than one pair of jeans and three black T-shirts, but if you do indeed possess so many clothes that you tend to forget what's at the back of the wardrobe, pick a helpful app and let its fashion-savvy AI do the work.

Personalised shoppers

- Klarna and App0 are, their marketing spiel suggests, akin to your 'shopping BFF' – a helpful person who knows what you like and wants to help you find it. Essentially, this is the same two-way process that actual real-life personalised shoppers used to do for you – in other words, you give them a vague outline and they come back with detailed ideas – but with built-in AI scanning a much wider range of options for you. These apps are particularly good at refining ideas, by which we mean looking at a given product and then selecting another one just like the first – but slightly better.

Real-time stock checks

- Finally! You've found the item you want to buy and you're happy with its price. You click 'Add to Basket' – but the website or app you're using tells you that it's out of stock. Or worse, you spend time and money going to the store for a specific item… only to find an empty shelf. Avoid this annoyance by using an app such as StockChecker, which tells you where the good stuff is as well as comparing prices; Karma, which also offers a coupon-scanning option; or HotStock, which notifies you when the item you're after is back in stock after a period of unavailability. The only challenge then is to buy the sought-after goods before someone else gets there first, right?

IMAGES: GETTY

NOW WE'RE COOKING

How AI-powered apps can enhance your mealtimes. Bon appetit!

Use up those leftovers

- Apps such as SuperCook and Cookup will ask you to enter a list of the ingredients that you have to hand – whether in the fridge, in the cupboard or 'on the side' – and then use that list to come up with recipe ideas. The great thing here is that you can use that leftover pasta from two nights ago, or the slices of ham and cheese cluttering up your fridge shelves. Mind you, there's only so much you can do if you haven't been shopping for a while: if you're a student (or very rich person) and only have half a jar of mayonnaise and a tin of sardines in the house, even AI can't help you.

Hello, what can I help you with?

Shopping List
6
Vegetables
Fruits
Apples
Bananas
Oranges
Pears
Melon
Blueberries
Strawberries
Snacks
Beverages

Shopping list generators

- Judging by the number of apps with 'shopping' and 'grocery' in their names, asking AI to put together a shopping list is very popular. This makes sense, as planning a supermarket trip isn't usually a whole lot of fun. Fortunately, Shopping List Maker, GroceryAI and many other tools exist that claim to take the faff out of food shopping, although to make them work efficiently you'll need to tell them exactly what you've already got. That could be time-consuming if, like us, you've got jars of dried oregano from 2009 hanging about at the back of the cupboard.

Recipe ideas

● Can't think of anything to cook? ChefGPT (yes, very good) and Apple's Recipe Generator are there to help. They'll work on a list of your culinary likes and dislikes, consider how many people you're cooking for, add options such as how much time you have available for preparation – and (hopefully) suggest something to pique the old taste buds. If you've been resorting to tried-and-trusted meal solutions like spaghetti and tomato sauce a bit too much lately, as we all do at times, give one or more of these tools a whirl. All new ideas are useful ideas, right?

333 Kcal
534 Kcal
298 Kcal
click to start
108 Kcal
130 Kcal

AI calorie counters

● SnapCalorie, Calorie Mama and the curiously named ParrotPal will help you out if you're keen to track your calorific intake, either by working out the energy from a list of ingredients that you enter, or from a photo of a given foodstuff or meal portion. The latter option is obviously easier, although the app can only estimate the approximate weight of your food rather than measure it exactly, so it might be best to regard the calorie numbers as ballpark figures. You could cheat the app by hiding a Toblerone under the lettuce leaf that you're photographing, but we don't advise it.

IMAGES: GETTY

AI AGENT
AI effective energy-saving protocol executed successfully.
ECO
AI Energy Efficiency
GRARDE 1
Annual Electricity Consumption
= 252 kWh
Energy Factor
20.3
liters/kWh/month
Inventory
100 %
2
4
18
2
14
TEMPERATURE
4℃ | 39 °F
-18℃ | 0 °F
HUMIPITY
85 %

Smart fridges

● If your domestic cooking needs are large-scale and complex, you might want to consider investing in a smart fridge, so called because it has an AI-powered app in its CPU which will track the quantity of the items you store in it. Some models also learn your usage patterns to help optimise cooling performance. The top-of-the-line fridges (we've seen a Samsung that costs a wallet-weakening £5,000) will warn you when a particular foodstuff that you use frequently is about to run out. We're not saying that smart fridges are essential for everyone, especially if you only eat beans on toast, but we can imagine large, hungry families benefitting from them, for sure.

Manage expiry dates

● Save money and be kind to the environment by asking apps such as AI Fridge and Fridgely to keep track of the freshness (or lack thereof) of your perishable goods. We've all looked at the 'best by', 'sell by' and 'use by' dates on a pack of eggs and wondered if they'll give us salmonella because they're a couple of days out of date, haven't we? And don't even start us on that carton of milk which tastes okay but which smells a bit ripe… If an app can tell you how long a product is safe to consume, that will help you make an informed decision about whether to eat it or chuck it.

Wine pairing suggestions

● You may be content to drink a random white wine with fish and a random red with lamb. Many of us never need to go deeper than that with our wine choices, but if you do feel the urge to complement your food with a more precisely matched vino, apps such as WineGPT (yep) and Pocket Sommelier will take the hassle out of the task. This is where generative AI truly comes into its own: as there are over 10,000 wine varieties on the planet in six main categories (thanks, Google), the task of matching the exact one to your chosen meal would be virtually impossible if you tried it unassisted.

Figure out portion sizes

● Portions Master is, as its name suggests, designed to help you align your meal quantity with your fitness and nutrition goals, a more complex task than you might imagine if you've never had to think about this. Are you a sedentary or active person? Do you prefer toast or eggs for breakfast? Is someone about to bake a massive chocolate cake for your birthday? Should you pour that third glass of Merlot? All these questions and many more will enable the AI to check existing nutrition data and recommend how much of various food groups you can consume to stay healthy and energetic.

IMAGES: GETTY, SHUTTERSTOCK

Recreate a meal

● You've been out for dinner and, having eaten the tastiest pie, pasta or pudding ever, have resolved to make the same dish at home (but for a quarter of the price, naturally). Assuming you're too polite to march into the restaurant kitchen and demand the recipe from the chef, you'll need an AI-fuelled app to help you recreate the yummy grub. Sidechef is just one tool that claims to enable you to do this, using machine learning to analyse the pics you took of the food. It will then tell you which ingredients to buy and how to combine them. Mind you, real-life chefs probably don't approve of this.

VITAMINS
Vitamin C 1%
Vitamin E 2%
Vitamin A 5%
Vitamin B1 1%
Vitamin B2 5%
CALORIES
Calories from Fat
Saturated Fat
SODIUM
CALCIUM
CARBOHYDRATE

Meal plans for fitness

● Nutrition AI, TrainAI and the irritatingly spelled StrongrFastr and Eatr are just four AI-powered apps that help you plan meals that aren't just tasty but which will also help you with your fitness goals. It will help if you know how many grams of protein, carbohydrates and other food groups you need per day to achieve your targets, but it's not essential because some of the more advanced apps will advise you of these quantities based on your physical stats. Usefully, a lot of these also overlap and integrate with the many, many fitness-training apps already out there.

CONTAINS NUTS

Allergy detectors

● Allergy awareness is a serious business that can save lives, so if you choose to check your food for potential allergens with an AI-powered app, check that the one you use is current, trustworthy and backed with medical expertise. The current range of apps generally work from a list of food ingredients, warning you if anything on the list is likely to be a potential risk, while the next wave of apps look likely to be in the form of a wearable device that 'tastes' your food and checks the results against existing data. Consult a medical professional if you have any doubts whatsoever.

Photographic meal recognition

● SnapCalorie and the ever-present Google Lens will help you identify what you've just eaten, a useful tool if you want to remember the meal for a future visit, to figure out a mystery ingredient in it, or just because you have no idea what the dish is even though it tastes great (believe us, this happens). You may find this especially useful if you're eating a plate of bánh xèo in remotest Vietnam, a bowl of efo riro in rural Nigeria, or something yellow and gelatinous that your grandad has just cooked for you "because we used to like it in the war."

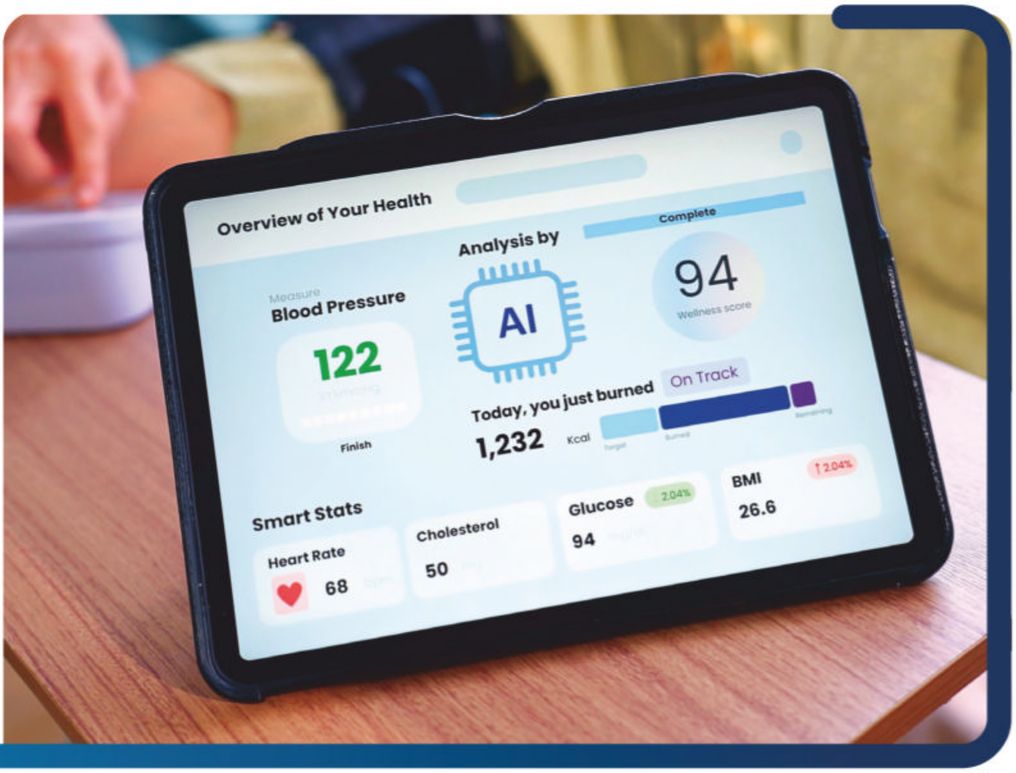
IMAGES: GETTY

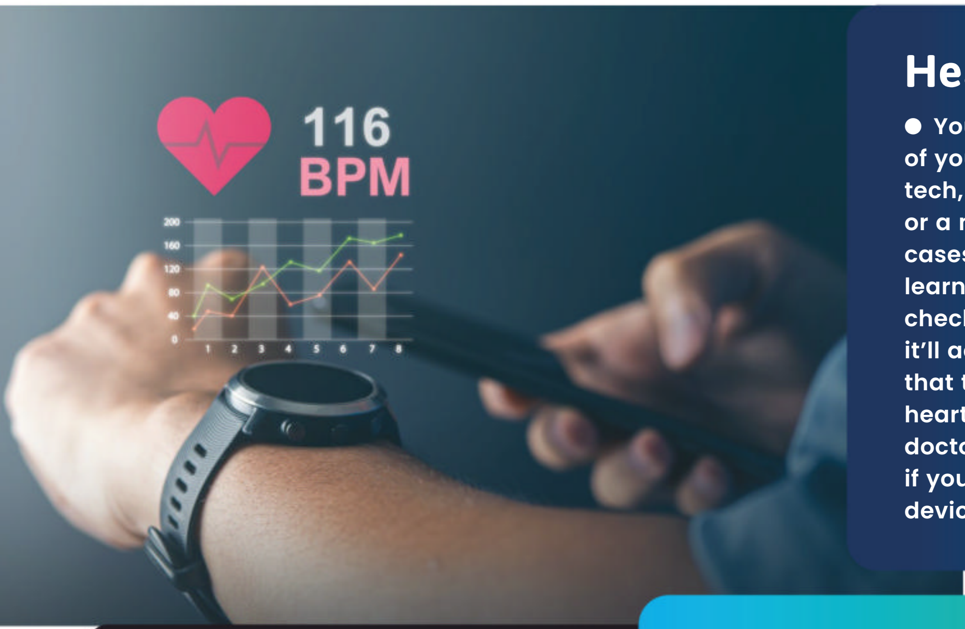
SHAPE UP

Use AI to help you hit your fitness goals and support your wellbeing

Fitness trackers

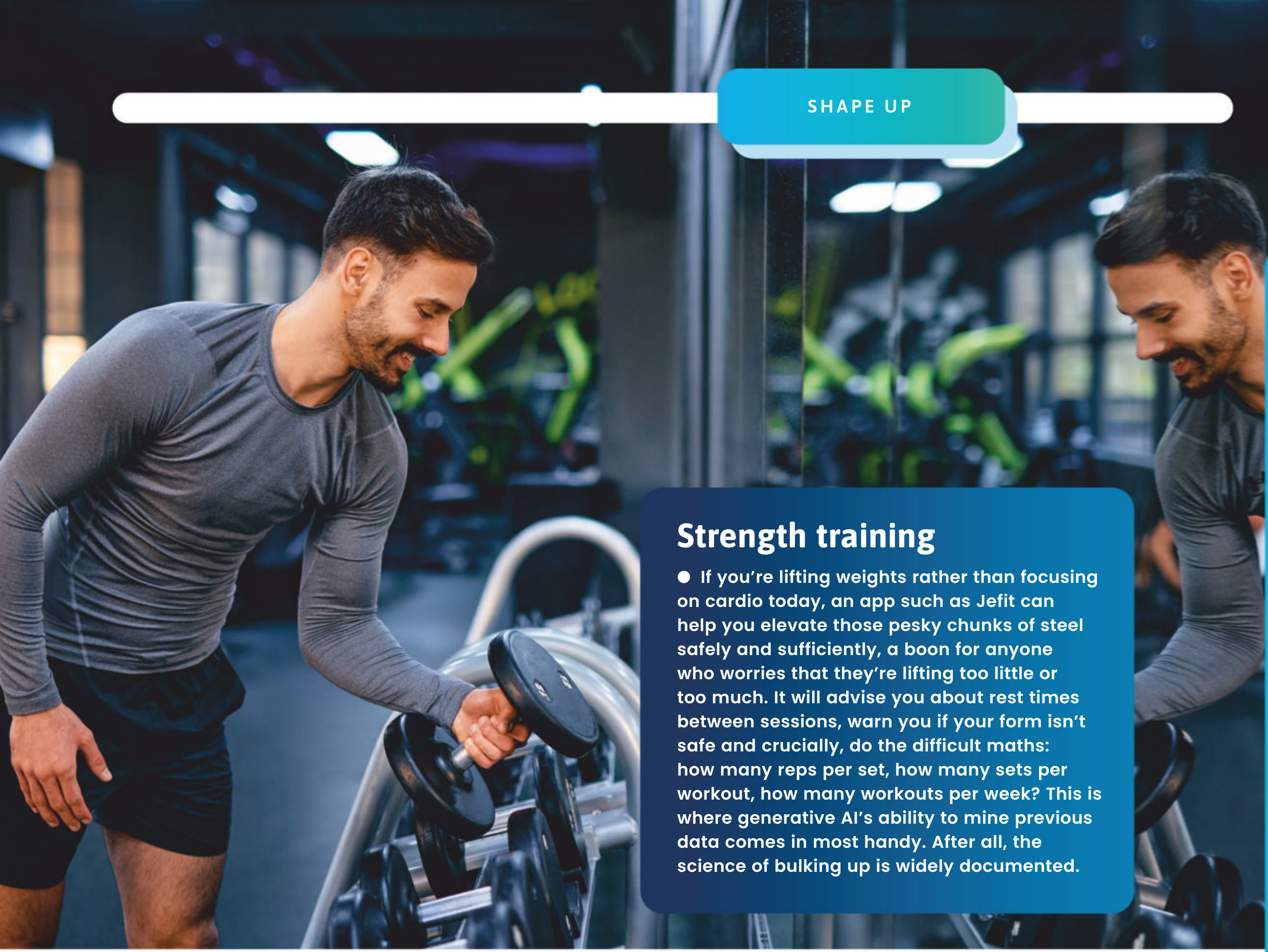
- You've got a fitness programme, you're sticking to it and you're having fun. Great! Now, how do you know if it's working as well as it should? After all, fitness is not all about how far you can jog or what the scales tell you – so why not ask a fitness app to keep track of your progress? An example is Fitbod, which looks at what you're doing, analyses your activities and performance and, using machine learning to consult the huge amount of data on this subject, gives you regular reports on your progress. It'll also advise you how to polish up your routine for quicker, better results.


Overview of Your Health
Analysis by
AI
Complete
94
Wellness score
Measure
Blood Pressure
122
Finish
Today, you just burned
1,232
Kcal
On Track
Smart Stats
Heart Rate
68
Cholesterol
50
Glucose
94
2.04%
BMI
26.6
↑2.04%


116
BPM
200
160
120
80
40
0
1
2
3
4
5
6
7
8

Heart rate monitors

- You can keep track of your heart rate and aspects of your general cardiovascular health with wearable tech, whether it's a simple wristwatch-style gizmo or a more sophisticated chest-strap device. In all cases, the AI behind the hardware will use its machine learning to analyse your heart's beats and rate and check that everything is running as it should. If it is, it'll advise you how to keep it that way, and if it senses that there may be any issues – such as an irregular heartbeat, for example – it will advise you to see your doctor. As always, take advice from a medical expert if you have any concerns, and invest in trustworthy devices for this important job.



Strength training

- If you're lifting weights rather than focusing on cardio today, an app such as Jefit can help you elevate those pesky chunks of steel safely and sufficiently, a boon for anyone who worries that they're lifting too little or too much. It will advise you about rest times between sessions, warn you if your form isn't safe and crucially, do the difficult maths: how many reps per set, how many sets per workout, how many workouts per week? This is where generative AI's ability to mine previous data comes in most handy. After all, the science of bulking up is widely documented.

Personalised workout plans and coaching

- Freeletics is just one example of many apps that will take your personal data and, through machine learning, formulate the best workout plan for your statistics and objectives. It's flexible, so it will customise its planning as your needs evolve, and it's able to track your progress and react accordingly – just as a personal trainer would. Some of these, such as Gymfitty or Planfit, offer a form of coaching as well: while the AI is obviously well-informed, it won't have as much empathy as a human being would (or the ability to switch on the tough love!).

IMAGES: GETTY

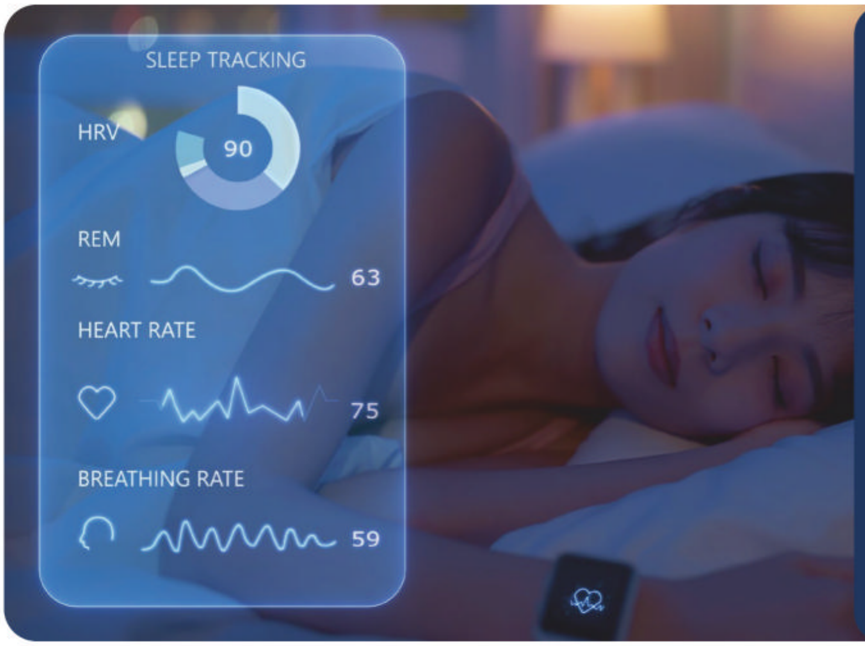
Therapy chatbots

- It's good to talk, and essential if you have issues you need to work through, as every single one of us does at times. Real-life therapists are unlikely to be replaced by an AI because so much of the job of therapy is empathy, a very human trait, but that doesn't diminish the role of therapy-focused chatbots such as Wysa and Youper. What these apps can do is act as a complement to a human therapist or counsellor, and encourage you to take up healthy practices such as self-reflection and emotional literacy. Simply being asked "How are you feeling today?" can transform your day, after all.

83.4
kg
26.5
BMI
-0.7
90
85
80
75
70
1
15
30
03
KG

Smart scales

- You may be content to step on your bathroom scales simply to see how much you weigh, but if your needs are more complex than that, look at a smart option. Vitafit, Garmin and Withings are just three manufacturers of smart scales, which offer a range of sophisticated services and thus require AI to function. These include bone density and visceral fat analysis, sometimes achieved with a handheld accessory that connects wired or wirelessly to the main unit; heart rate measurements; cardiovascular health analysis; and your overall body age. Some models will synch to your wearable device for extra functionality, too.



Sleep trackers and analysis

● SleepScore, SleepTracker, Sleep Cycle: as you might imagine, these AI-powered apps all monitor the amount and quality of your nightly sleep, a surprisingly complex and important activity that we all need to get right for a happy life. The simplest of these apps usually gather data by listening to you breathe while you snooze, noting if and when you snore, turn over, sleep-talk or get up for a bathroom visit. More advanced solutions include the mattress covers and actual beds made by companies such as Eight Sleep, which heats or cools you as you doze and can even elevate or lower your sleeping position.

Personalised mindfulness

● Your mental health is as important as the physical equivalent, and as so much data is available on the subject, it's no surprise that various AI-based apps exist to help you achieve a balanced state of mind. Examples such as Headspace, Calm and Healthy Minds Program perform at least some of the functions of a human therapist, learning about your life experience and daily challenges and suggesting ways to maintain focus and stability. Be aware that you know your state of mind better than anyone else, of course, and just as you would with your bodily health, consult a real-world practitioner if you have any questions.

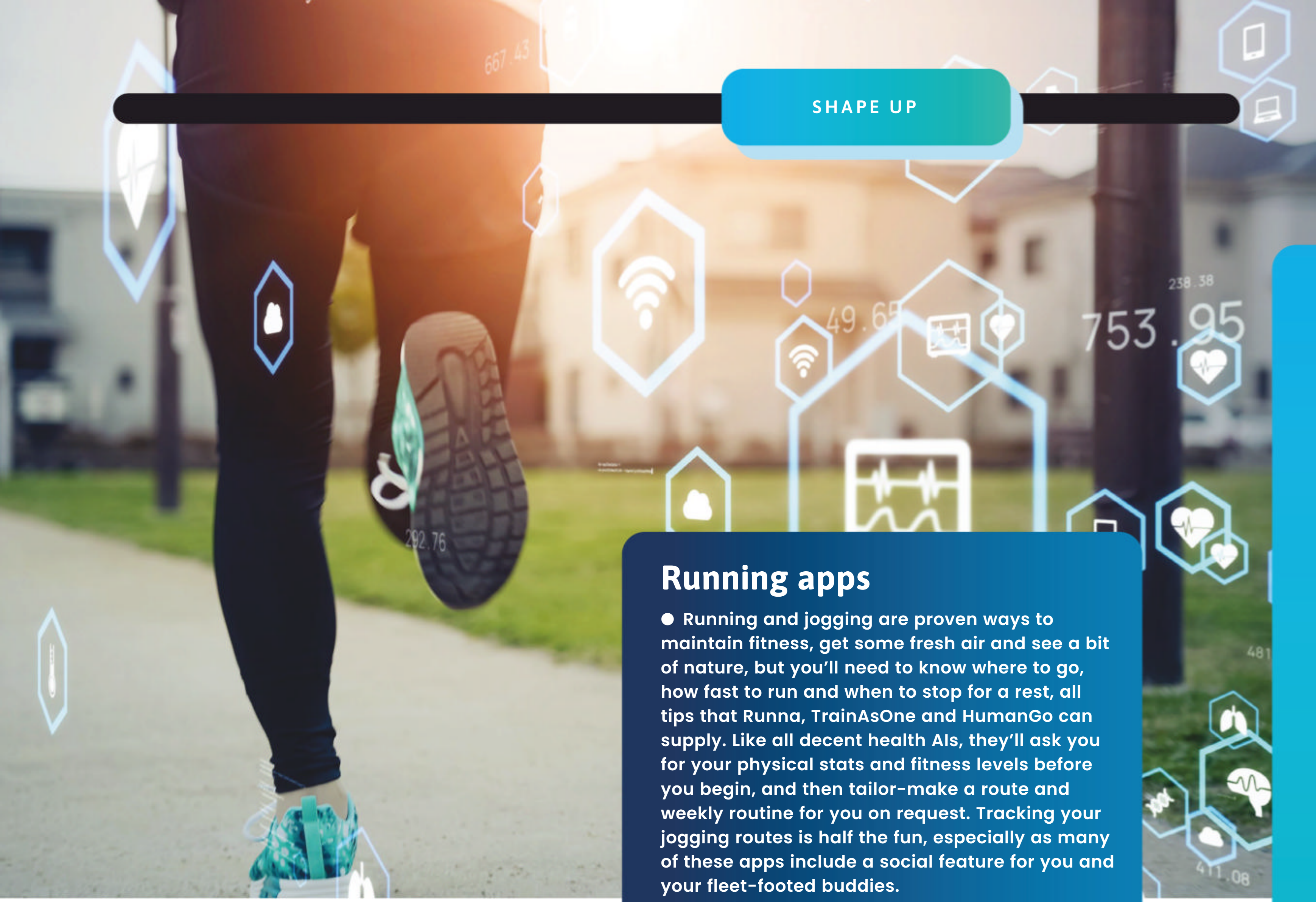
IMAGES: GETTY

Symptom checkers

- Consult a healthcare provider before placing your faith in any app, especially one that checks symptoms for you, simply because there is the possibility of misdiagnosis – but with that understood, apps such as Ada Health and Docus can be very useful when it comes to initial ideas about what a given symptom may mean. The best of these are the ones that point out that their analyses are possibly rather than definitively correct, so take your cue from those. It's a lot easier to type into an app than it is to get up and go and see a doctor, of course, but don't let that deter you.

Posture monitors and correctors

- Strap one of these futuristic-looking harnesses over your chest, switch it on and its built-in AI will tell you if your standing, walking, lifting and running styles will eventually give you a bad back. Sadly, these devices by Lia, Neurabody and Czur won't transform you into an exoskeleton-powered cyborg, but they will advise you about getting rid of the slouch you've picked up since you were at school and teachers yelled "Back straight, shoulders down!" at you. The couch potatoes and desk jockeys among us will thank these devices in years to come, you mark our words.



Running apps

● Running and jogging are proven ways to maintain fitness, get some fresh air and see a bit of nature, but you'll need to know where to go, how fast to run and when to stop for a rest, all tips that Runna, TrainAsOne and HumanGo can supply. Like all decent health AIs, they'll ask you for your physical stats and fitness levels before you begin, and then tailor-make a route and weekly routine for you on request. Tracking your jogging routes is half the fun, especially as many of these apps include a social feature for you and your fleet-footed buddies.

Cycling apps

● Riding a bike is like running but with longer distances, faster speeds, the potential for mechanical breakdown and much more lycra, all of which require AI assistance to maximise their potential (except the lycra). Spoked, 2Peak and Cycling Coach will chat happily to you as you pedal along your chosen route, keeping an eye on your heart rate and checking for obstacles ahead. Sadly, no app is yet able to pump air into a punctured tyre or apply a plaster when you cycle into a hedge, so don't place all your faith in an AI just yet. Be careful out there!

IMAGES: GETTY

LEARN WITH AI

How AI-powered educational apps are helping the world to study

AI tutors

- Khanmigo is one of a new wave of AI-fuelled teaching and learning screen apps aimed at students, teachers and parents, the last of these the crucial audience as they are the most likely to mistrust AI solutions – and pay for them once trust is gained. As with all the AI tools we've examined so far, these apps personalise and deliver a training programme based on existing data from years of study of educational methods. The most user-friendly of these promise to guide their users to the correct answers to their tasks, rather than simply handing the solutions over on request.

How can I help you?

Voice assistants and chatbots

- Merlyn and TeachMateAI use voice interactions to guide students through learning programmes, but they're not there simply to answer questions. Such tools will also understand when a topic is complex and needs thorough explanation at a slower pace, and will prompt related discussions to help approach a challenge from another angle. Other voice assistants such as Sharky are designed to help visually impaired students with their progress, and indeed this hints at a much wider use for such apps: voice-assisted tools are already proving useful when managing all sorts of disabilities, in the financial and corporate worlds as well as in the field of education.

ion? |

| Copper(II) ions typically e
solutions. This blue color is due to the absorption of
certain wavelengths of light by th er(II) ion
complex in solution. The spe vary
depending on factors such
presence of other substan

What is Newton's Second Law of Motion? |

| Newton's second law of motion states that the force acting on an object is equal to the mass of the object multiplied by its acceleration.

Mathematically, it is expressed as:
[$F = ma$]

Where:
- F is
- m is
- a is

In simp
an obj
and in

How many bones are there in the h

n body typically has 206 bones.
er can vary slightly from person to
ch as the fusion of certain bones

Revision tools

● Ah, revision – potentially the most boring activity on the planet. Jazz it up with flashcard apps from Jungle, Revisely and StudyFetch, which will delve through your notes on the subject at hand and come up with prompts to jog your memory for the key facts that you need. You could also prompt a chatbot to quiz you on a topic and mark your responses, while NotebookLM can create a podcast on the subject you're revising and play it for you while you're away from your desk, making learning less of a chore and more entertaining. And on that note, learning *should* be fun – why not let AI make it that way?

Teaching music

● Gone are the days when learning an instrument meant sitting in someone's dusty living room and playing 'Kumbaya, My Lord' 800 times while trying not to pass out with boredom. Fire up any one of many music-study apps (Waveform and LalalaAI for electronica, Flowkey and Skoove for piano, Chordify for guitars, Drumate for drums, even Tonestra for brass) and the AI behind them will personalise a study course for you. It will progress at a pace that's right for you, suggest songs that you actually like, and best of all, it won't tut and roll its eyes if you play a G7 chord rather than an F sharp.

IMAGES: GETTY

13:34
Online learning
Welcome
Choose your mother tongue
English
What do you want to learn?
Spanish
German
Start

Language learning

● Duolingo has been the best-known language-learning app for some years now, with a friendly interface that gets you speaking new words quickly – and authentically, with the help of audio pronunciation. That platform has progressed into other areas of study such as maths, but the original language focus is still very useful. Other tools such as HelloTalk and Tandem take the approach further by connecting the learner with a native speaker of the desired language. Busuu even places you in the centre of a midsized community of language learners, making your immersion complete – essential if you want to learn quickly.

Essay analysis

● Markme, Tilf and Essay Grader all use AI to feed back on assignments (if you're a student) or actually mark them (if you're a teacher or lecturer) and in the former case are obviously highly useful if you want to know if an essay is going to get an A, an F or a grade in between. The most user-friendly of these will add constructive feedback as they go along, pointing out areas of achievement and others that could use some extra work, in other words helping you to improve rather than just slapping a grade on your work and moving on.

A+ Excellent!
Adjacent to the carpark, a low-roofed, red c
unprotected from the scorching sun. Jack co
windows, but even fewer intact panes of gla
peeling and there were long smears of rust flov
tled here an

Buff up your CV

Could your CV or résumé use a bit of spit and polish to help get you noticed? Rezi, Jobscan and other apps claim to transform your basic list of qualifications, hobbies and work experience into a document that no self-respecting HR exec would dream of passing up. On a related note, we've read – although this is mere speculation, of course – that certain recruitment firms use tools such as ChatGPT to sort out the best CVs from the rest, so you might want to make sure that you include the appropriate phrasing for a given job in the document.

Career advice

Are you just entering the world of work, looking for the next step up, or even counting down the last few years before glorious retirement? Then try a careers advice or coaching app, the AI in which can be pretty skilled at figuring out your next move on the nine-to-five hamster wheel if you fill out the forms correctly. Warning: the results may be a little inaccurate (and hilarious) if you don't get the prompts right: we gave Coach and CareersPro a test-drive before writing this, and they told us we should be a hypnotherapist or a zookeeper.

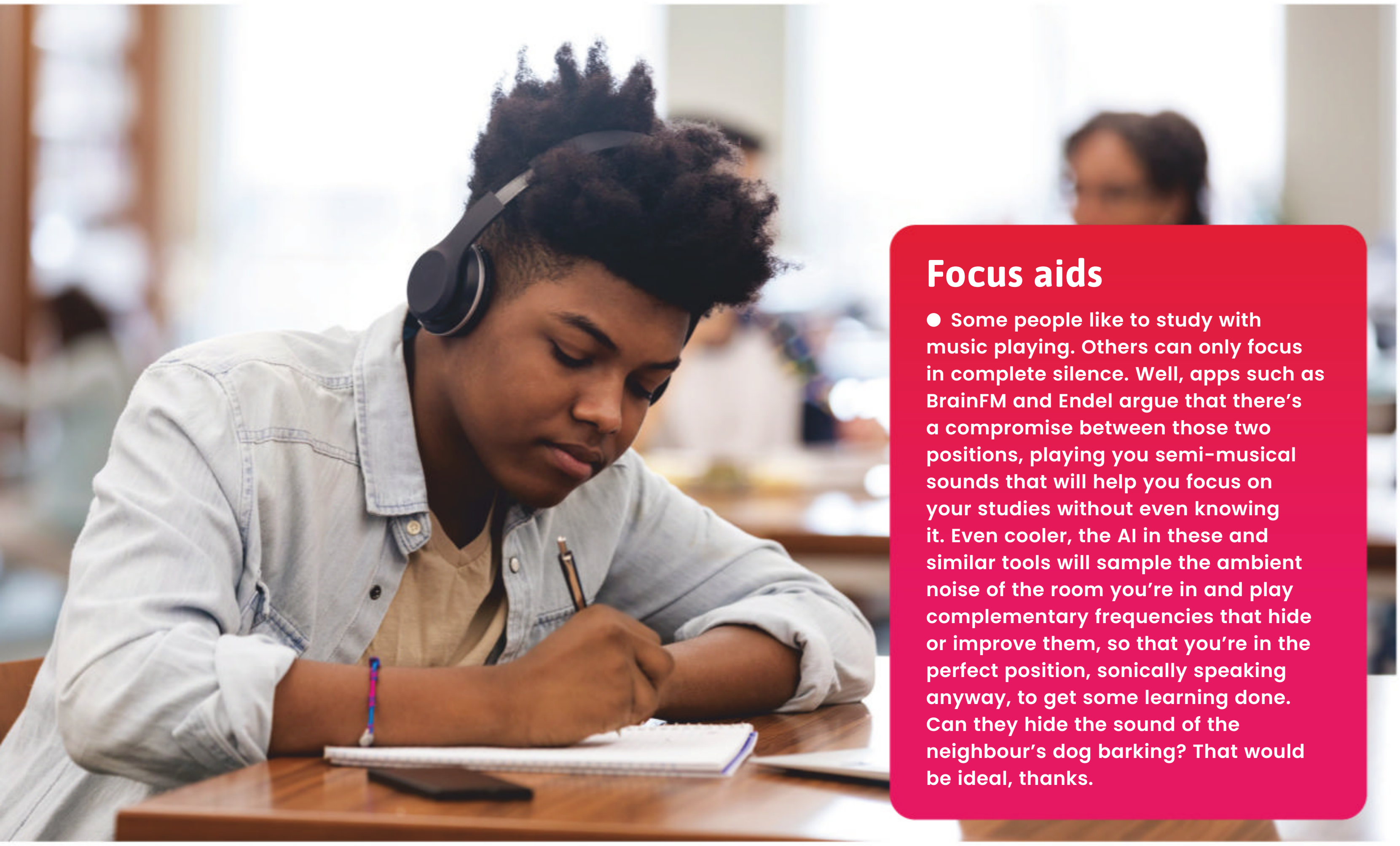
IMAGES: GETTY, ADOBE STOCK

Personalised course suggestions

● "Over 1.4 billion people will need to reskill over the next three years!" runs the slightly alarmist blurb on the website for one course-suggestion app. While there may be some truth to that, a large chunk of the world's population has always been engaged in learning of some sort, so nothing's changed. What *has* changed is that those 1.4 billion people don't necessarily need to attend a school, college or other educational establishment to skill up, given the plethora of apps (such as LinkedIn Learning) which will point them towards the appropriate course or courses and suggest the best way to study.

Gamified learning

● Why learn to code by making lists of symbols on a screen when you can create code for a first-person shooter game instead? As educational psychologists have been saying for at least a century or so by now, learning is most effective when it's fun, although anyone who has worked as a teacher will know that this is easier said than done. Apps such as ClassCraft, Forest and CodeCombat all allow you to study without focusing primarily on studying: they offer you so-called 'gamified learning' instead, where you're thinking about how to defeat a boss or rout an army. In that context, writing code isn't dull, it's fun.



Focus aids

● Some people like to study with music playing. Others can only focus in complete silence. Well, apps such as BrainFM and Endel argue that there's a compromise between those two positions, playing you semi-musical sounds that will help you focus on your studies without even knowing it. Even cooler, the AI in these and similar tools will sample the ambient noise of the room you're in and play complementary frequencies that hide or improve them, so that you're in the perfect position, sonically speaking anyway, to get some learning done. Can they hide the sound of the neighbour's dog barking? That would be ideal, thanks.

T
TEXT
text text
text

Text to speech to text

● Which works best for you when you're taking in new information: hearing it or reading it? This depends on your individual learning style, of which there are actually at least four (visual and kinetic learning styles are usually the others). Fortunately, you can choose either delivery method, or both, with text-to-speech and speech-to-text apps such as Speechify and OtterAI, the latter of which started life as a simple meetings-transcription tool a few years ago. Try both information delivery styles and see which works best for you. Unlike the questions on the exam you're going to sit at some point, there are no right answers here.

IMAGES: GETTY

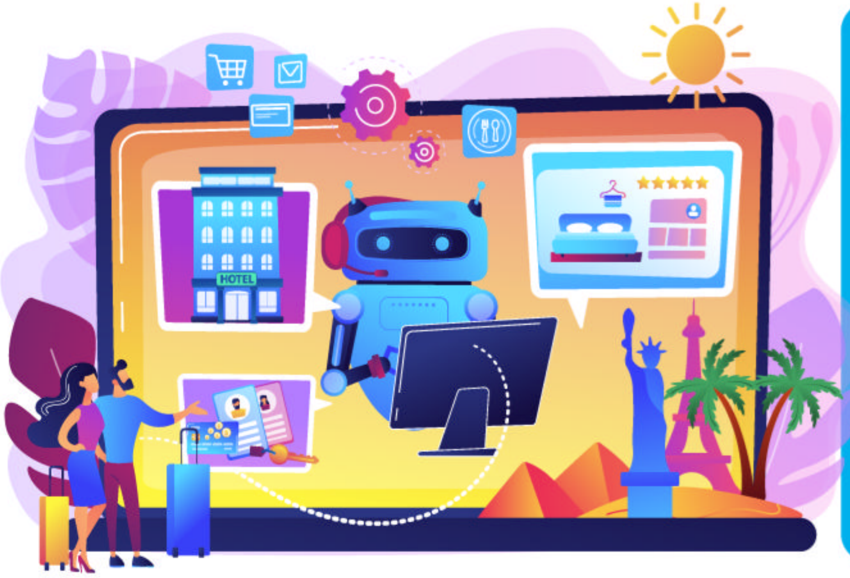
HOLIDAYS AND TRAVEL

How AI can assist and enhance your travel planning, itinerary and overall experience

Personalised travel ideas

● Summer (or winter) is coming and you're feeling the need to stretch out on a beach (or ski down a mountain). With a whole planet full of travel opportunities, you just need to decide where to go, how long to stay and what to do while you're there, given restraints of time, budget and entertainment preferences. Why not let an AI app such as Vacay suggest where to visit and what to explore? This is what generative AI was built for, after all. Remember, of course, that AI apps come and go and that their suggestions should be double-checked before you commit any time and money.

Plan a 7-day trip to Bali for me
Here's a detailed itinerary to help you discover Bali.
WEATHER
The best time to visit Bali is from April to October, the dry season with sunny skies, minimal rainfall, and perfect beach weather.
April
81°F - 90°F
FLIGHT
JFK
DPS
1 stop
from $1,980
round trip
TRAVEL TIPS
Visa: Check the visa requirements for your nationality before traveling.
Currency: The local currency is the Indonesian Rupiah (IDR). It's a good idea to have some cash on hand, as not all places accept credit cards.
Health: Ensure you have travel insurance and are up-to-date with any necessary vaccinations. Consider bring sunscreen, insect repellent, and a hat.
Transport: Renting a scooter or hiring a driver can be an efficient way to explore Bali, but always prioritize safety and ensure you have the necessary licenses.



AI travel agents

● Layla, Kayak and Eddy Travels all function as travel agents, in other words you prompt them to find the best flights, hotels, car hire and travel insurance and they'll search up options. Even better, they'll assist with the actual booking processes and other logistics, ensuring (in theory) that all the right things are locked down at the right time for the right price, just like actual human travel agents used to do in bricks-and-mortar offices until about 2005. As always, some of these apps will encourage you to pay for premium or freemium plans, or otherwise take a cut, so tread cautiously.

Travel price trackers

- Apps such as Hopper will help you make sense of the ridiculously complex pricing system of flights, car hire, accommodation and other necessary travel expenditure. These tools take note of trends in pricing over time and give it their best shot at finding you the best possible deals, depending on when and where you're planning on travelling. Choose an app such as TripIt if you want all the info stored in a single location, too. Still, even AI can't explain why a given flight between, say, Dublin and Paris costs £78 more if you fly on a Wednesday before 5am with two bags instead of three.

Accès à la ville
French ⇄ English
ACCESS TO THE CITY

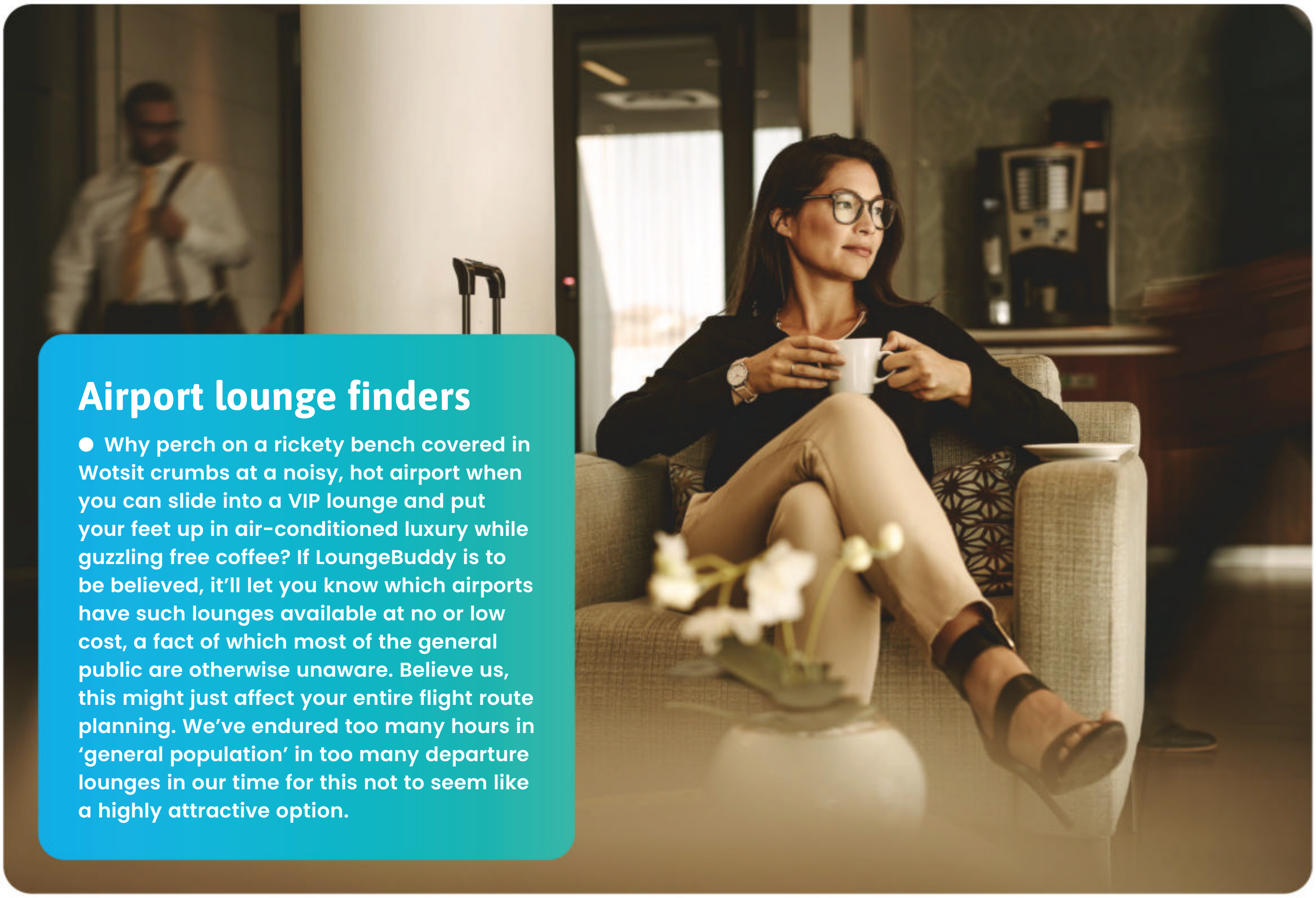
Real-time language translation

- Keen language students many of us may be, but there will come a point in any seasoned globetrotter's travels when we are faced with a spoken conversation or written information that we urgently need to understand but don't. In that situation, AI translation apps are a potential time- and money-saver. Samsung Live Translate, I Translate, Hi Translate and many other tools will allow you to understand whether that stern-looking official is asking for your passport or just saying hello, or indeed if the sign on the transit lounge wall says 'Buses depart at noon' or 'Trains arrive at midnight'.

IMAGES: GETTY

Currency value predictors

- Treat any app which purports to make you money with zero effort with massive caution, just as you would with any human who made the same claim. Still, AI that tracks relative currency strengths for the benefit of the traveller is a useful and relatively harmless tool, as long as it doesn't actually ask for your credit card number, so have a look at XE Currency and others. These use machine learning to follow currency fluctuation patterns far more adeptly than you or I ever could, especially if you're travelling outside the familiar pound, dollar and euro zones.



Airport lounge finders

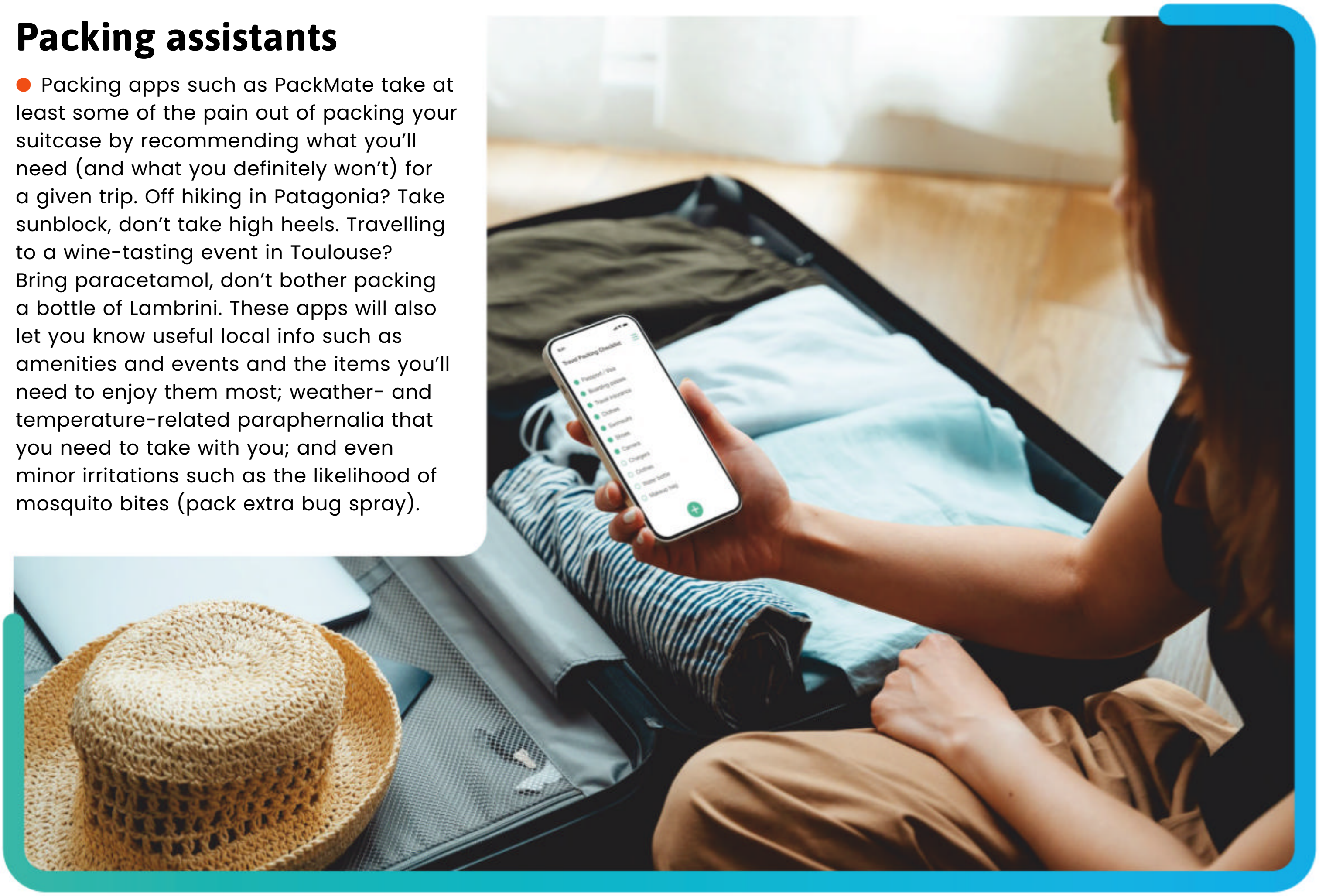
- Why perch on a rickety bench covered in Wotsit crumbs at a noisy, hot airport when you can slide into a VIP lounge and put your feet up in air-conditioned luxury while guzzling free coffee? If LoungeBuddy is to be believed, it'll let you know which airports have such lounges available at no or low cost, a fact of which most of the general public are otherwise unaware. Believe us, this might just affect your entire flight route planning. We've endured too many hours in 'general population' in too many departure lounges in our time for this not to seem like a highly attractive option.

Navigation

- You probably use sat-nav on a regular basis, assuming you ever go anywhere new of course, but did you know that apps such as Immersive View, Waze and Google Maps all use AI to track traffic patterns and adjust your journey-time predictions accordingly? If you think this is a useful feature on your way to the office on a daily basis, imagine how handy it will be if you're driving, walking or using public transport in an unfamiliar country, especially if you don't speak the language, the locals don't speak yours and you're exploring a remote area.

Packing assistants

● Packing apps such as PackMate take at least some of the pain out of packing your suitcase by recommending what you'll need (and what you definitely won't) for a given trip. Off hiking in Patagonia? Take sunblock, don't take high heels. Travelling to a wine-tasting event in Toulouse? Bring paracetamol, don't bother packing a bottle of Lambrini. These apps will also let you know useful local info such as amenities and events and the items you'll need to enjoy them most; weather- and temperature-related paraphernalia that you need to take with you; and even minor irritations such as the likelihood of mosquito bites (pack extra bug spray).



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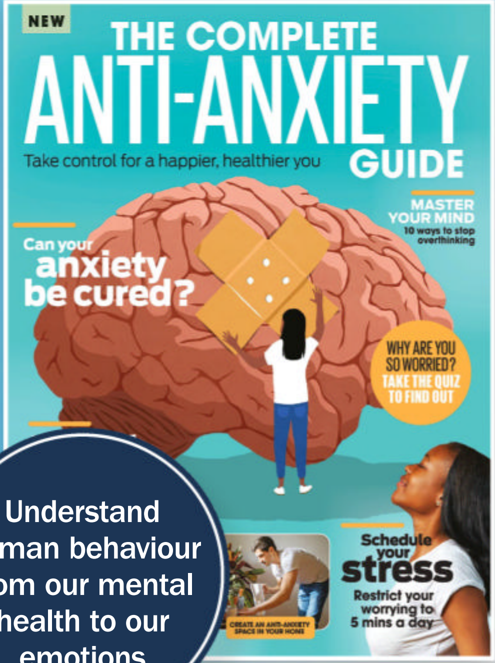
NEW
THE COMPLETE
ANTI-ANXIETY
GUIDE
Take control for a happier, healthier you
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10 ways to stop overthinking
Can your anxiety be cured?
WHY ARE YOU SO WORRIED? TAKE THE QUIZ TO FIND OUT
Schedule your stress
Restrict your worrying to 5 mins a day
CREATE AN ANTI-ANXIETY SPACE IN YOUR HOME

NEW
AIR FRYER
FAMILY MEALS
90

COMPLETE GUIDE TO
SLOW LIVING
Live better, not faster
DECLUTTER YOUR HOME
MAKE TIME FOR YOU

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ROAD TRIPS
NEW
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PLUS
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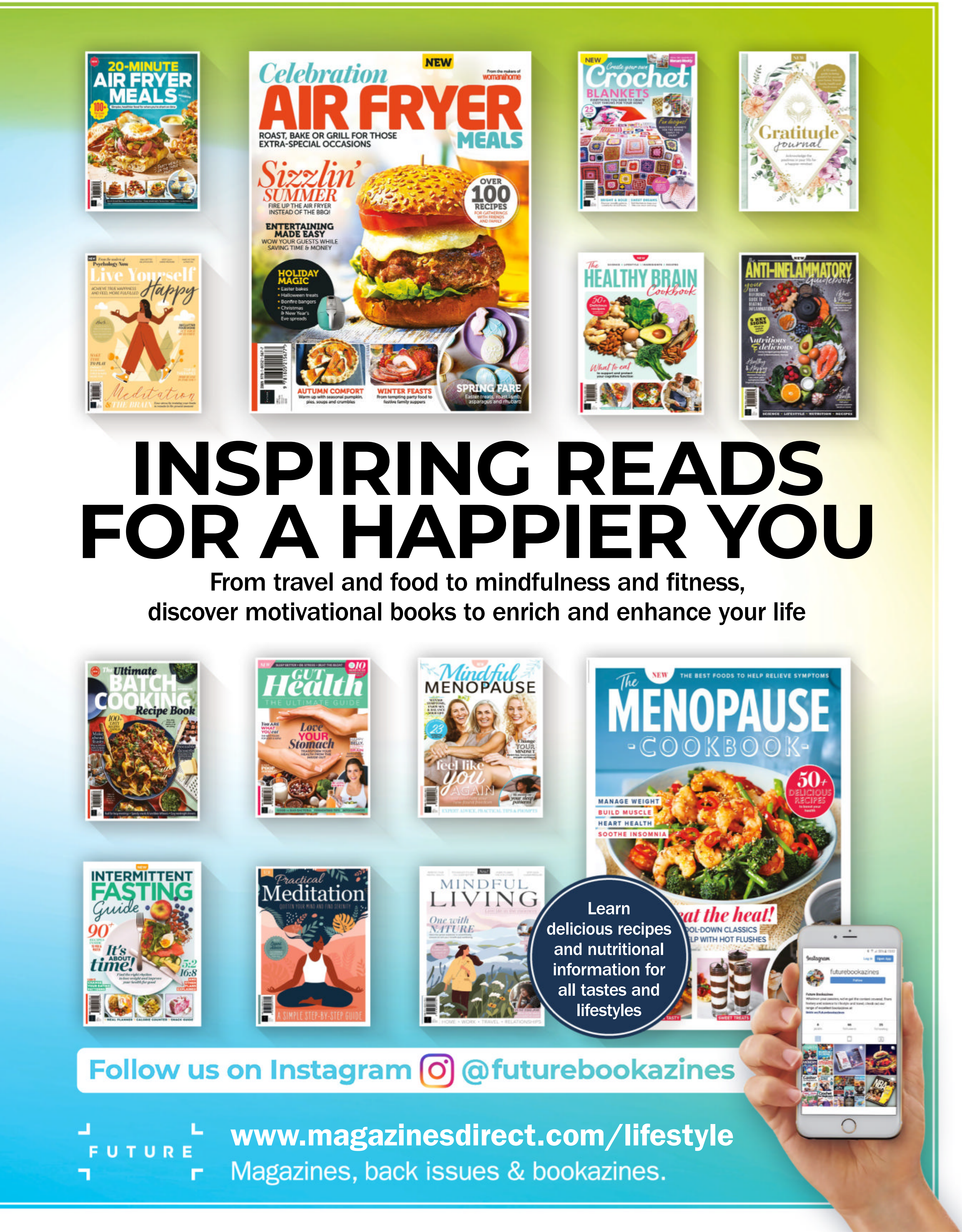

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GET PROMPTING

Any AI is only as useful as the prompts we give it. Here are some tips on how to get them right

What does an AI tool need to do its job? Information. After all, what generative AI does is take a request, search available data for suitable matches, and return results. The more information you give it, the better it can serve your needs – and the opposite applies too: give it generic or uncertain info and the results will be inferior.

What this generally means is that you need to put some thought into the prompts you input into any AI tool. Use specific wording tailored to your goals and take a moment to consider the right vocabulary. This doesn't mean that using AI has to be time-consuming or laborious: it's there to save you time and energy, remember. You can even use an AI, ironically, to generate the right AI prompts: PromptableAI and Prompt Generator are two useful examples.

The key is to be specific. Prompt a chatbot with the words "Suggest a recipe" and it has no option but to offer you a wide range of generic dishes that may not suit your purposes. Instead, prompt it with contextual info such as "Suggest a recipe based on green pesto and free-range chicken for an evening meal that serves six adults" and you'll do much better for obvious reasons. Even better, add "I want a recipe similar to Gordon Ramsay's famous pesto al pollo, as seen on TV recently" and you'll get even closer to the result that you need.

At the same time, don't prompt with too long a paragraph or you'll risk being unfocused. Avoid technical jargon unless it's required for your task. Ask repeated questions if required – and before you know it, you'll get the output that you need. Check out the following examples for how to get it right… and what to avoid!

CHATGPT

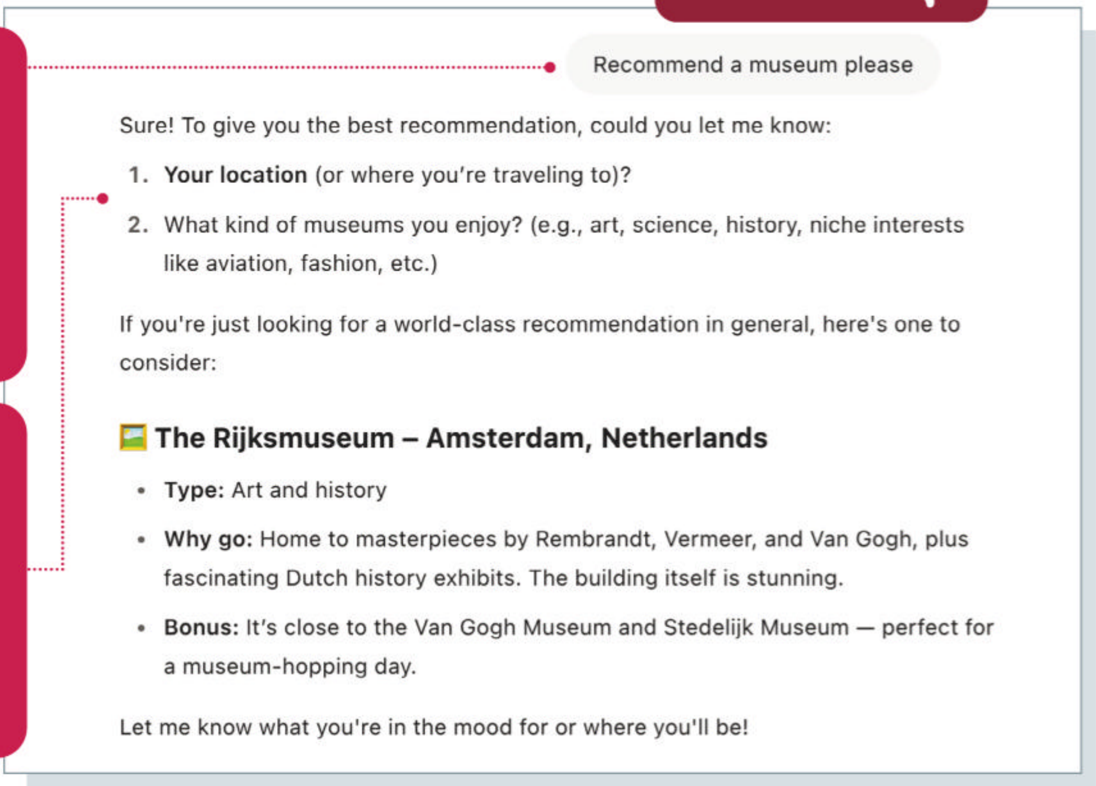
This prompt is far too generic

Here, the user has asked ChatGPT for a recommendation for a museum without specifying the type of museum they're after, the location, the time of the visit or indeed any useful information at all.

Follow-ups and a best guess

With such a vague, open-ended query, the AI has no choice but to come back with several questions to help refine its answers, although it does include one general suggestion of a famously popular museum.

BAD PROMPT



Recommend a museum please

Sure! To give you the best recommendation, could you let me know:

1. **Your location** (or where you're traveling to)?
2. What kind of museums you enjoy? (e.g., art, science, history, niche interests like aviation, fashion, etc.)

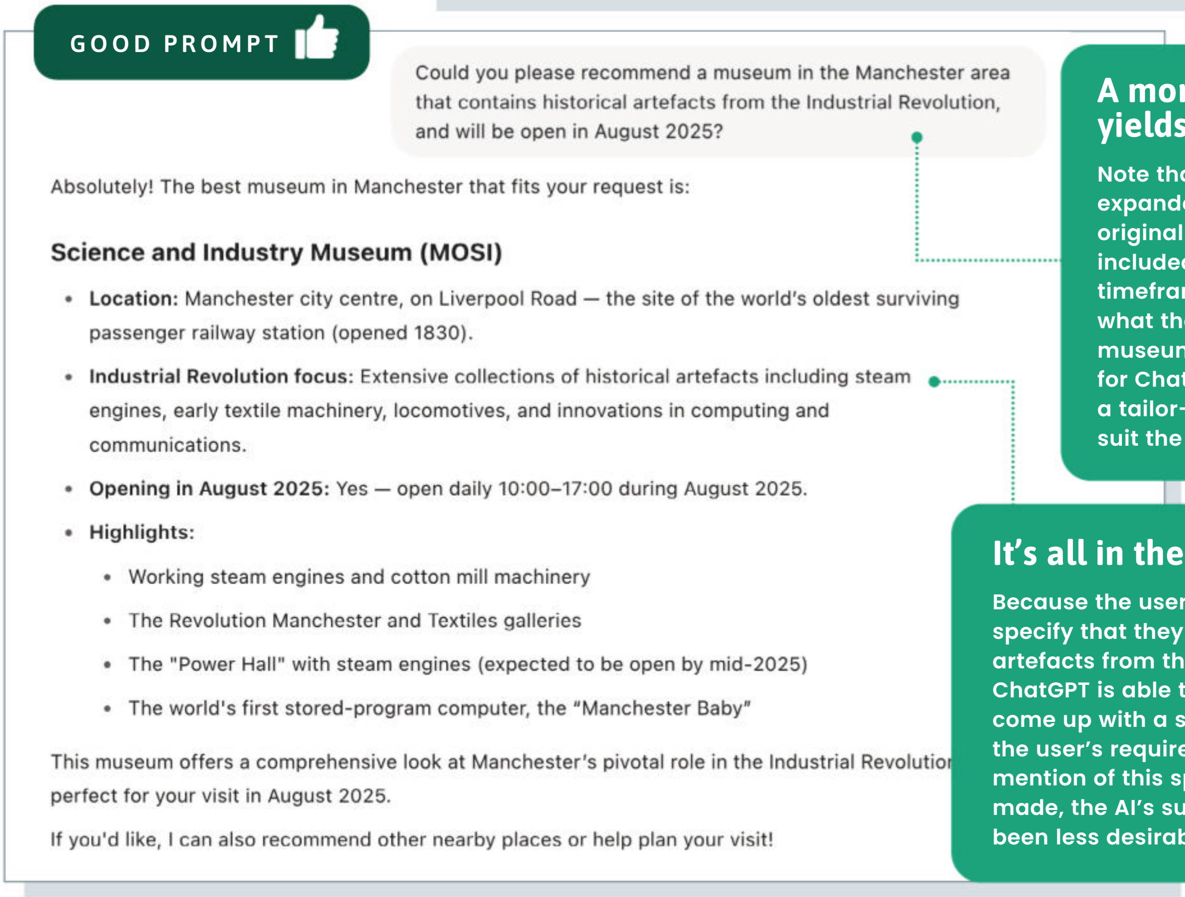
If you're just looking for a world-class recommendation in general, here's one to consider:

🖼️ The Rijksmuseum – Amsterdam, Netherlands

- **Type:** Art and history
- **Why go:** Home to masterpieces by Rembrandt, Vermeer, and Van Gogh, plus fascinating Dutch history exhibits. The building itself is stunning.
- **Bonus:** It's close to the Van Gogh Museum and Stedelijk Museum — perfect for a museum-hopping day.

Let me know what you're in the mood for or where you'll be!

GOOD PROMPT



Could you please recommend a museum in the Manchester area that contains historical artefacts from the Industrial Revolution, and will be open in August 2025?

Absolutely! The best museum in Manchester that fits your request is:

Science and Industry Museum (MOSI)

- **Location:** Manchester city centre, on Liverpool Road — the site of the world's oldest surviving passenger railway station (opened 1830).
- **Industrial Revolution focus:** Extensive collections of historical artefacts including steam engines, early textile machinery, locomotives, and innovations in computing and communications.
- **Opening in August 2025:** Yes — open daily 10:00–17:00 during August 2025.
- **Highlights:**
  - Working steam engines and cotton mill machinery
  - The Revolution Manchester and Textiles galleries
  - The "Power Hall" with steam engines (expected to be open by mid-2025)
  - The world's first stored-program computer, the "Manchester Baby"

This museum offers a comprehensive look at Manchester's pivotal role in the Industrial Revolutio perfect for your visit in August 2025.

If you'd like, I can also recommend other nearby places or help plan your visit!

A more precise prompt yields great results

Note that the user has greatly expanded the detail of the original prompt. Now they've included a specific location, timeframe and the nature of what they want to see in the museum, making it much easier for ChatGPT to come up with a tailor-made answer that will suit the user's needs.

It's all in the detail

Because the user took a moment to specify that they are interested in seeing artefacts from the Industrial Revolution, ChatGPT is able to narrow its focus and come up with a suggestion that meets the user's requirements perfectly. If no mention of this specific interest had been made, the AI's suggestions might have been less desirable.

IMAGES: GETTY, CHATGPT

GEMINI

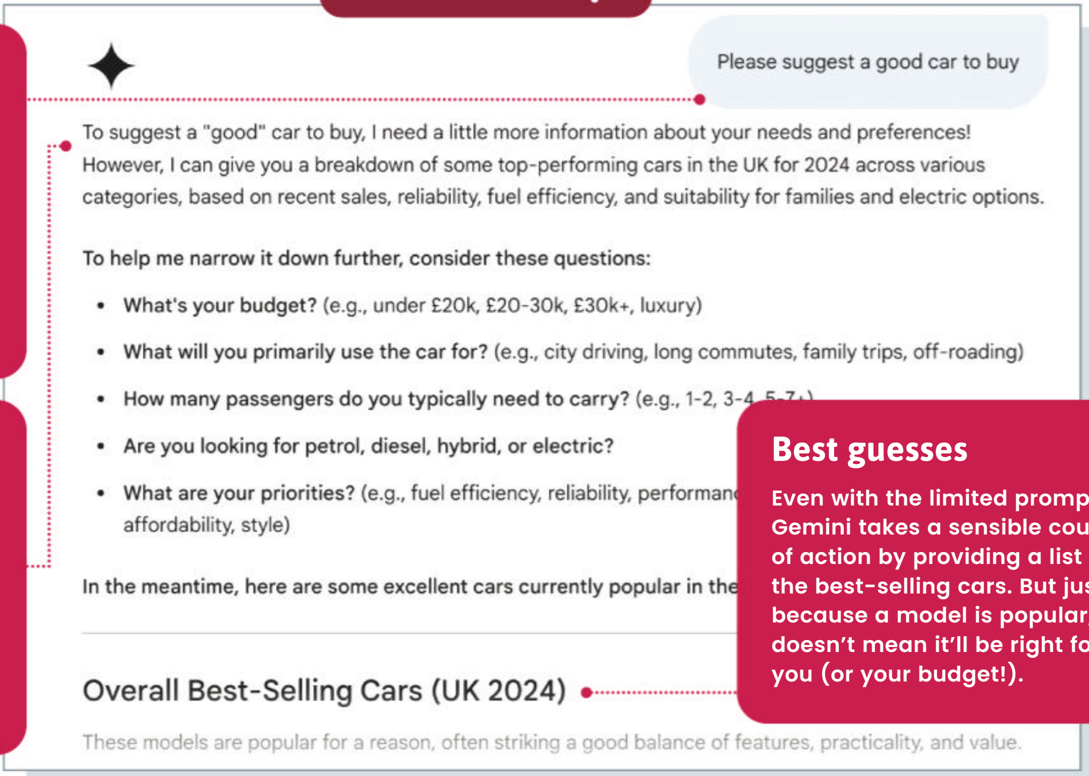
Include more details

Here, Gemini responds to the user's generic prompt by asking for more information. The AI is able to supply many detailed and useful answers when given the right info, but not if the user doesn't take the time to provide some initial guidance.

Use the right adjectives

Gemini quite rightly points out here that the word 'good' is subjective when it comes to cars. Does the user mean reliable, suitable, big, fuel-efficient or something else? The AI can't know what you want unless you're specific about your needs.

BAD PROMPT



Please suggest a good car to buy

To suggest a "good" car to buy, I need a little more information about your needs and preferences! However, I can give you a breakdown of some top-performing cars in the UK for 2024 across various categories, based on recent sales, reliability, fuel efficiency, and suitability for families and electric options.

To help me narrow it down further, consider these questions:

- **What's your budget?** (e.g., under £20k, £20-30k, £30k+, luxury)
- **What will you primarily use the car for?** (e.g., city driving, long commutes, family trips, off-roading)
- **How many passengers do you typically need to carry?** (e.g., 1-2, 3-4, 5-7+)
- **Are you looking for petrol, diesel, hybrid, or electric?**
- **What are your priorities?** (e.g., fuel efficiency, reliability, performan affordability, style)

In the meantime, here are some excellent cars currently popular in the

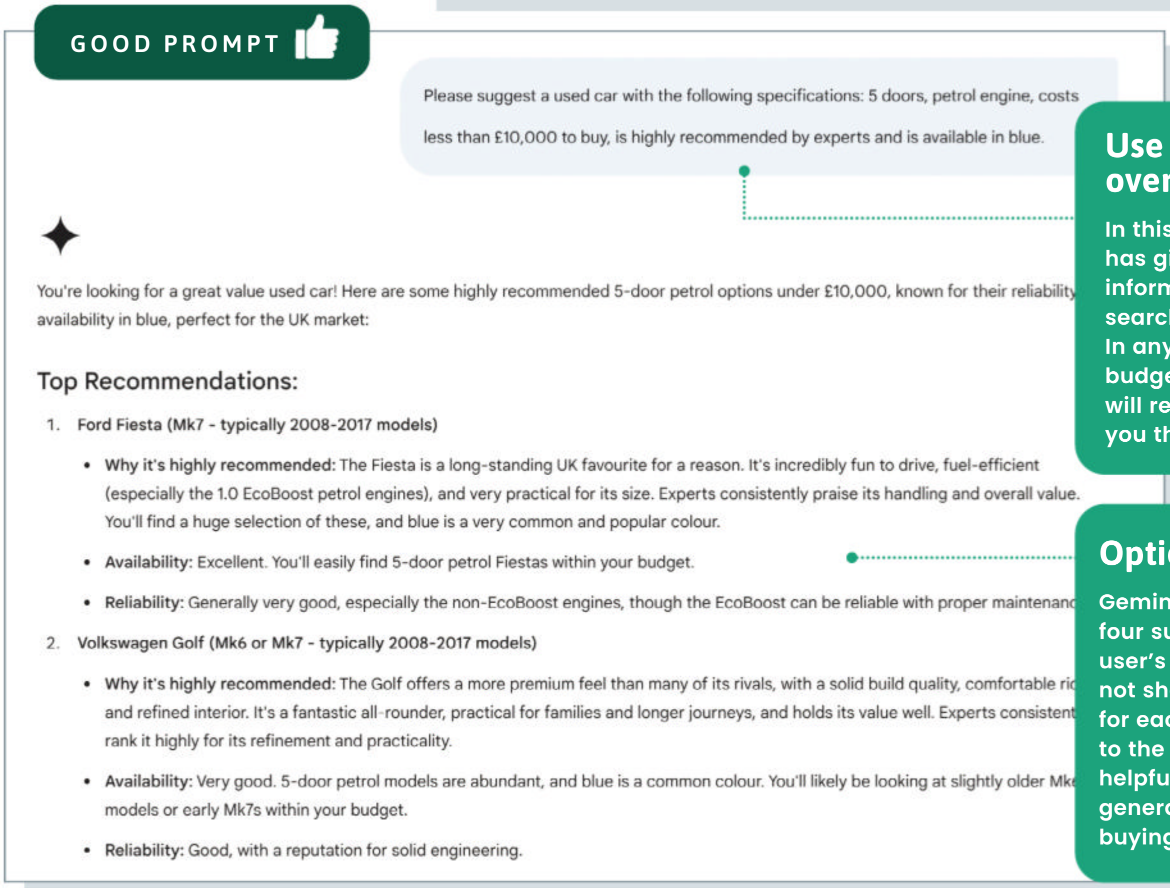
Overall Best-Selling Cars (UK 2024)

These models are popular for a reason, often striking a good balance of features, practicality, and value.

Best guesses

Even with the limited prompt, Gemini takes a sensible course of action by providing a list of the best-selling cars. But just because a model is popular, it doesn't mean it'll be right for you (or your budget!).

GOOD PROMPT



Please suggest a used car with the following specifications: 5 doors, petrol engine, costs less than £10,000 to buy, is highly recommended by experts and is available in blue.

You're looking for a great value used car! Here are some highly recommended 5-door petrol options under £10,000, known for their reliability availability in blue, perfect for the UK market:

Top Recommendations:

1. **Ford Fiesta (Mk7 - typically 2008-2017 models)**
   - **Why it's highly recommended:** The Fiesta is a long-standing UK favourite for a reason. It's incredibly fun to drive, fuel-efficient (especially the 1.0 EcoBoost petrol engines), and very practical for its size. Experts consistently praise its handling and overall value. You'll find a huge selection of these, and blue is a very common and popular colour.
   - **Availability:** Excellent. You'll easily find 5-door petrol Fiestas within your budget.
   - **Reliability:** Generally very good, especially the non-EcoBoost engines, though the EcoBoost can be reliable with proper maintenanc
2. **Volkswagen Golf (Mk6 or Mk7 - typically 2008-2017 models)**
   - **Why it's highly recommended:** The Golf offers a more premium feel than many of its rivals, with a solid build quality, comfortable ri and refined interior. It's a fantastic all-rounder, practical for families and longer journeys, and holds its value well. Experts consistent rank it highly for its refinement and practicality.
   - **Availability:** Very good. 5-door petrol models are abundant, and blue is a common colour. You'll likely be looking at slightly older Mk models or early Mk7s within your budget.
   - **Reliability:** Good, with a reputation for solid engineering.

Use a focused but not overlong prompt

In this prompt box, the user has given Gemini sufficient information to make a useful search for the desired criteria. In any buying advice, details of budget and other specifications will really help a chatbot get you the help you need.

Options and summaries

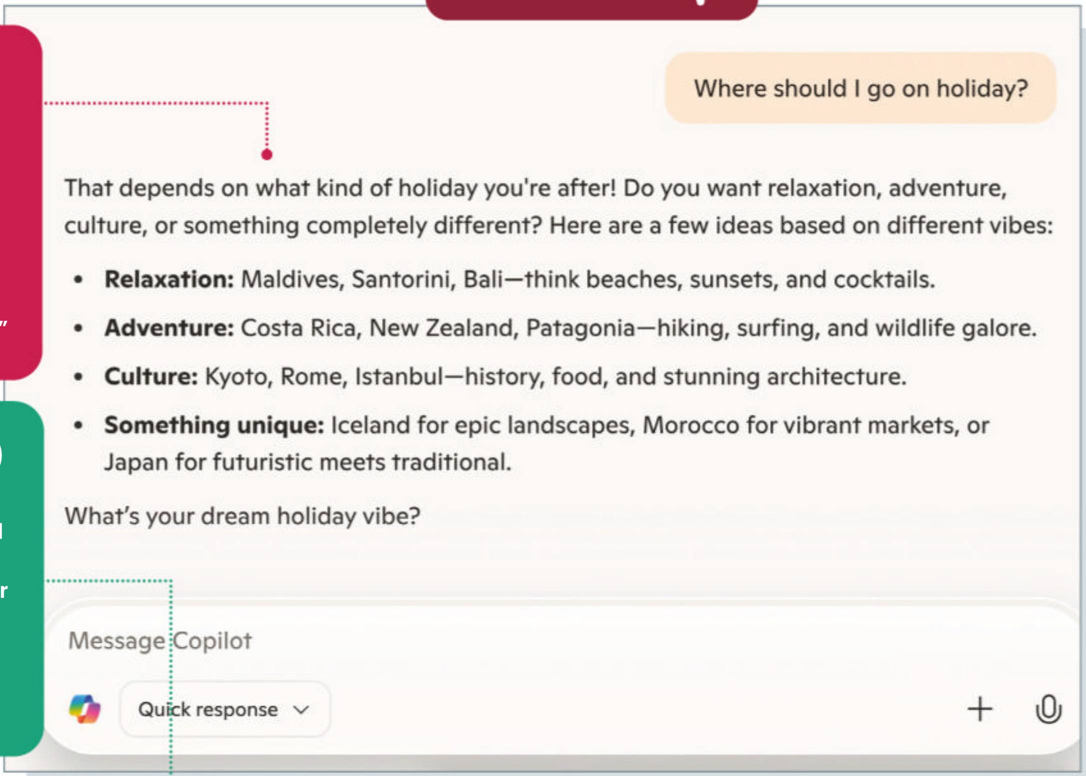
Gemini's research provides four suggestions matching the user's criteria here (full answer not shown), with justifications for each choice linking back to the initial prompt. It also helpfully concludes with some general advice and tips for buying a used car.

COPILOT

Read between the lines

Given a generic prompt, Copilot responds with a friendly request for more information. The AI is programmed to be accommodating, and returns a light-hearted response that essentially means "Your prompt is insufficient – please do better."

BAD PROMPT



Where should I go on holiday?

That depends on what kind of holiday you're after! Do you want relaxation, adventure, culture, or something completely different? Here are a few ideas based on different vibes:

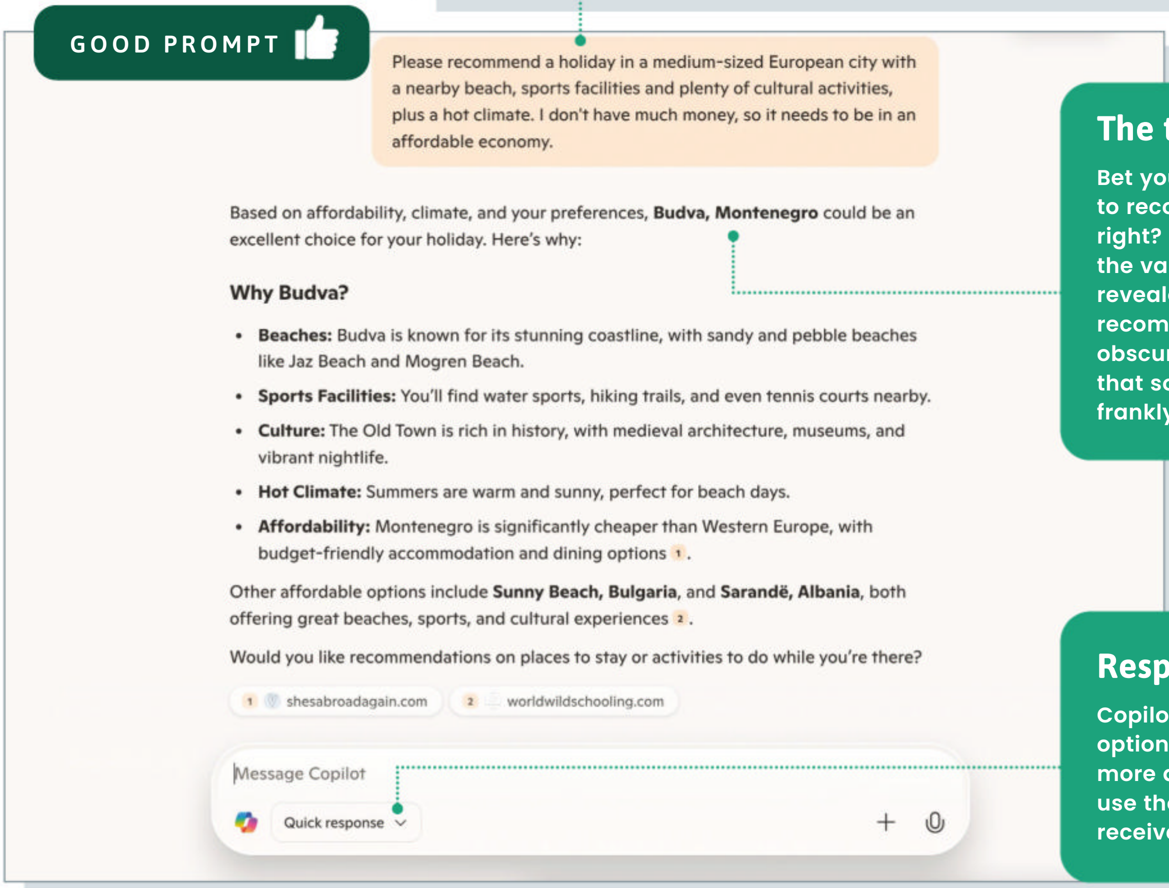
- **Relaxation:** Maldives, Santorini, Bali—think beaches, sunsets, and cocktails.
- **Adventure:** Costa Rica, New Zealand, Patagonia—hiking, surfing, and wildlife galore.
- **Culture:** Kyoto, Rome, Istanbul—history, food, and stunning architecture.
- **Something unique:** Iceland for epic landscapes, Morocco for vibrant markets, or Japan for futuristic meets traditional.

What's your dream holiday vibe?

Be honest (but cautious)

An AI won't judge you; if you're looking for something cheap and cheerful, say so. It can only be useful if you're honest about your needs. That said, don't disclose specific details about your finances, as no AI can guarantee your complete privacy.

GOOD PROMPT



Please recommend a holiday in a medium-sized European city with a nearby beach, sports facilities and plenty of cultural activities, plus a hot climate. I don't have much money, so it needs to be in an affordable economy.

Based on affordability, climate, and your preferences, **Budva, Montenegro** could be an excellent choice for your holiday. Here's why:

Why Budva?

- **Beaches:** Budva is known for its stunning coastline, with sandy and pebble beaches like Jaz Beach and Mogren Beach.
- **Sports Facilities:** You'll find water sports, hiking trails, and even tennis courts nearby.
- **Culture:** The Old Town is rich in history, with medieval architecture, museums, and vibrant nightlife.
- **Hot Climate:** Summers are warm and sunny, perfect for beach days.
- **Affordability:** Montenegro is significantly cheaper than Western Europe, with budget-friendly accommodation and dining options 1.

Other affordable options include **Sunny Beach, Bulgaria**, and **Sarandë, Albania**, both offering great beaches, sports, and cultural experiences 2.

Would you like recommendations on places to stay or activities to do while you're there?

The true value of AI

Bet you were expecting Copilot to recommend Spain or France, right? We were too – but no, the value of these apps is revealed fully by this result, a recommendation for a relatively obscure holiday destination that sounds pretty awesome, frankly. See you on the beach!

Response type

Copilot's 'Quick response' option was used here, but for more detailed queries you can use the 'Think deeper' setting to receive a longer, in-depth reply.

IMAGES: GETTY, GEMINI, COPILOT

AI TOOLS FOR BEGINNERS

You know the tech by now – but where's the best place to start? Look no further…

Google Alphabet

● It would be an omission if we didn't give Google its own entry here, simply because its suite of tools, AI-based and otherwise, is so widely used worldwide: over 90 percent of all search queries are handled by Google, and more than two-thirds of all internet users choose its browser, Chrome. The company and its products have their critics, of course, but that doesn't mean we should discount its AI chatbot Gemini, the Google AI Studio – which covers tools such as Google Translate and Notebook LM – or its Grow With Google courses, all of which are orbited by community forums full of people who will help you point out where Google gets AI right… and wrong.

Such as…

- Gemini (chatbot)
- Notebook LM (research tool)
- Google Lens (image analysis)

AI Bot
Based on the provided data, here is the forecast for your company's performance:
Projected income growth:
+3.1%
Projected net profit growth:
+4.5%
2025
2026
2027
2028
2029
Enter your prompt here

Conversational chatbots

● While ChatGPT is the leading chatbot – and can be extremely useful for answering questions, explaining concepts and so on – keep an eye out for its many equally useful competitors, the aforementioned Gemini among them. These apps are typically free, albeit with a daily prompt quota in many cases, and subscriptions are often required for access to the more advanced models. Be careful, though. As we already know, chatbots are prone to delivering inaccurate information, they don't guarantee that your data is safe, and friendly as they may seem, they're not your friend: they are artificial intelligences designed to look familiar.

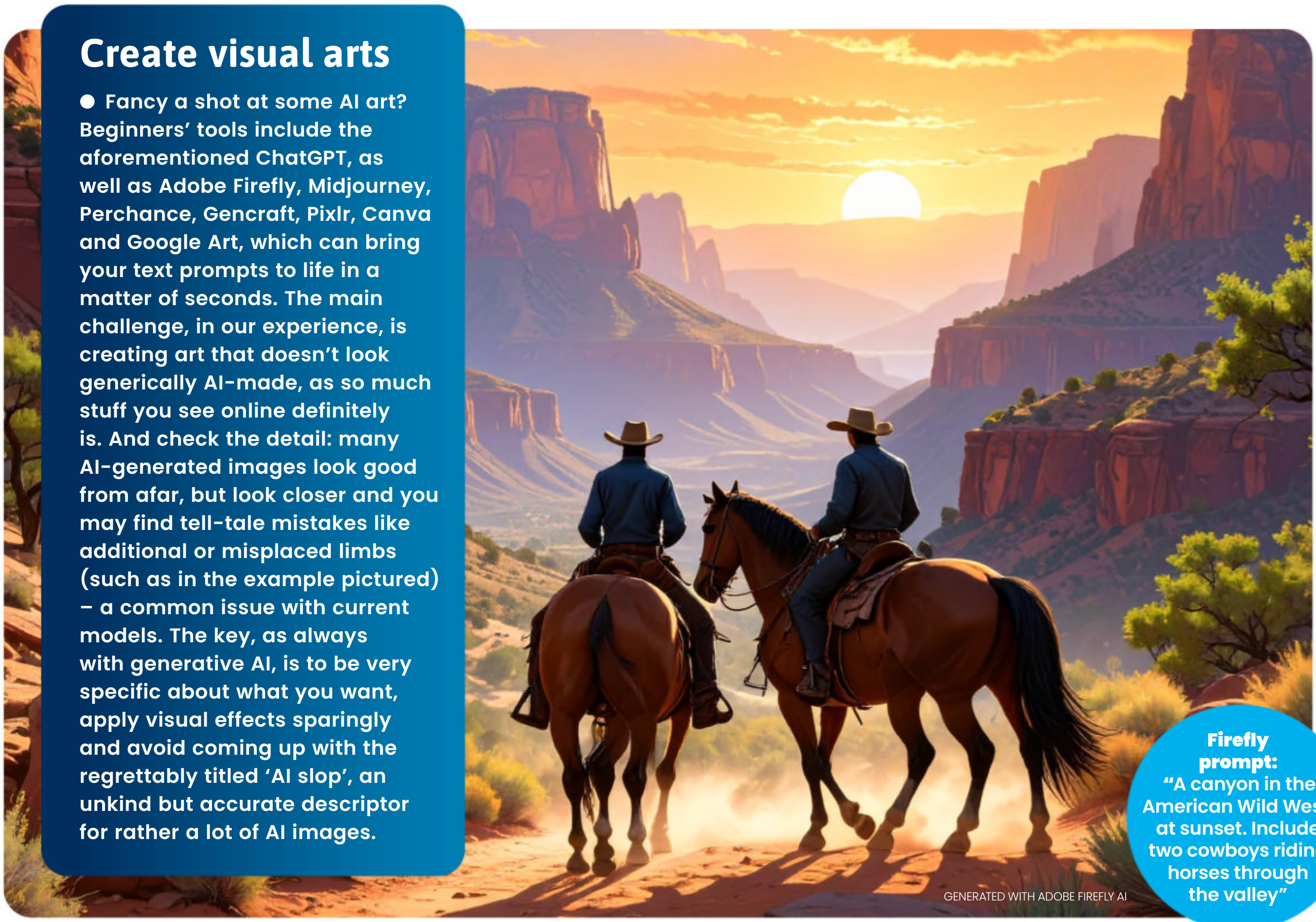
Such as...

- ChatGPT
- Claude
- Copilot

IMAGES: GETTY

Create visual arts

- Fancy a shot at some AI art? Beginners' tools include the aforementioned ChatGPT, as well as Adobe Firefly, Midjourney, Perchance, Gencraft, Pixlr, Canva and Google Art, which can bring your text prompts to life in a matter of seconds. The main challenge, in our experience, is creating art that doesn't look generically AI-made, as so much stuff you see online definitely is. And check the detail: many AI-generated images look good from afar, but look closer and you may find tell-tale mistakes like additional or misplaced limbs (such as in the example pictured) – a common issue with current models. The key, as always with generative AI, is to be very specific about what you want, apply visual effects sparingly and avoid coming up with the regrettably titled 'AI slop', an unkind but accurate descriptor for rather a lot of AI images.



GENERATED WITH ADOBE FIREFLY AI

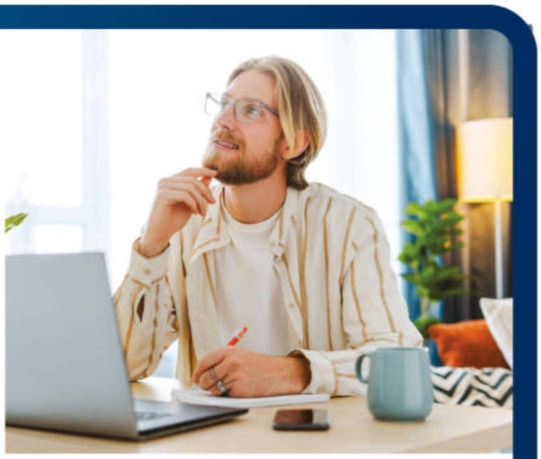
Firefly prompt: "A canyon in the American Wild West, at sunset. Include two cowboys riding horses through the valley"

Such as...

- Adobe Firefly
- Canva
- Midjourney

Writing assistants

- Grammar assistants, plagiarism checkers, and general writing assistants such as Quillbot, can prove useful if you need help proofreading your work, want to adjust the tone of an email so it's more professional or friendly, or if you simply need help drafting ideas. See also the similar Aria, a text-summariser available as part of the Opera browser, and other apps such as Rytr, Wordtune, Sudowrite and Grammarly. Some principles to bear in mind: AI grammar checks usually follow US rather than UK rules by default; educational and publishing institutions object to, if not ban, the use of AI-generated text (many will run checks to catch such violations); and crucially, the stuff is not (yet) as rigorous, elegant, versatile, substantial, or as 'human' as text produced by people.



Such as...

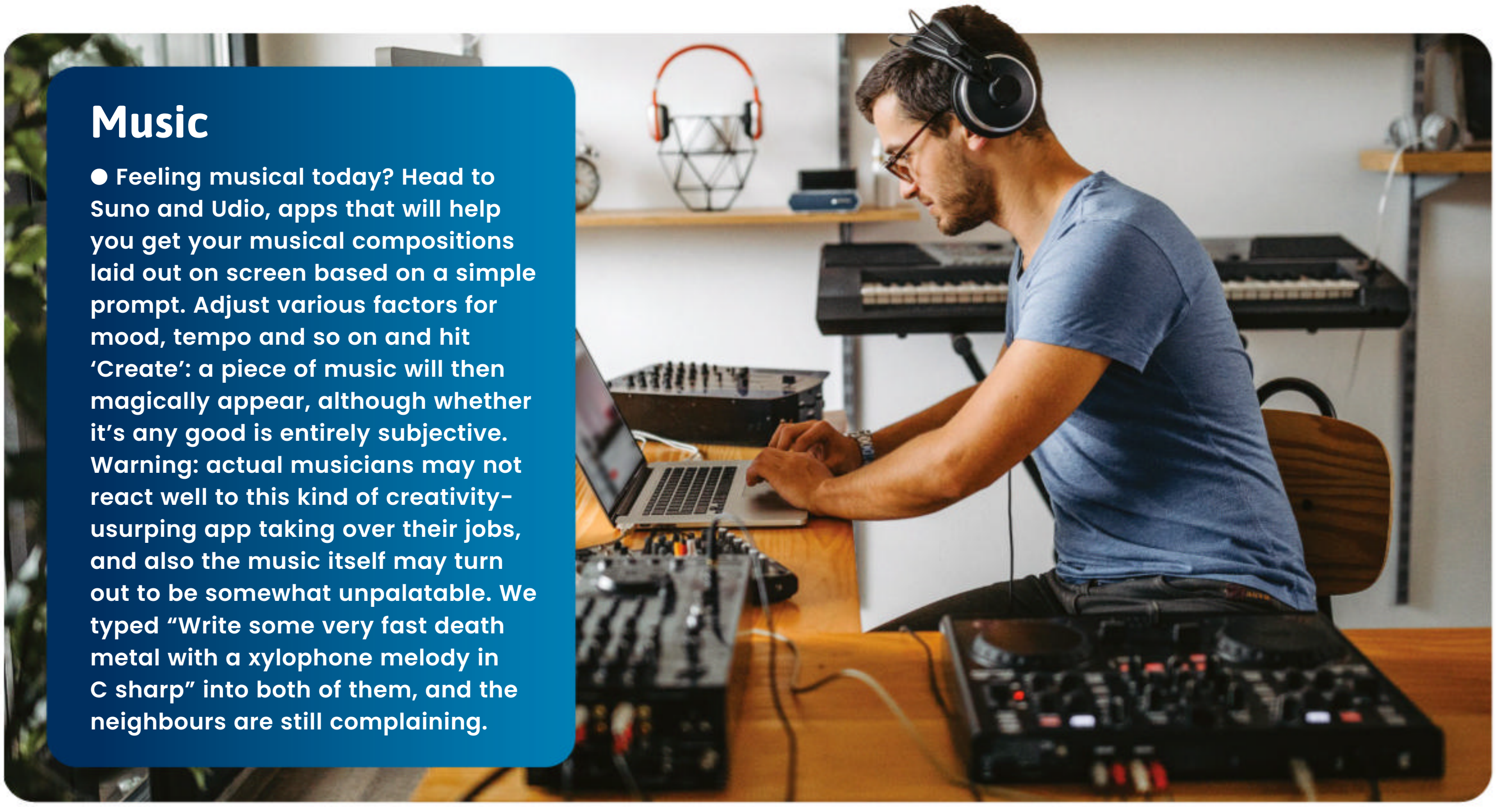
- Quillbot
- Aria
- Grammarly

Video makers and editors

● Video editing is actually easier than you think; it's the creative element of structuring a story that is the real challenge. Nevertheless, apps such as Adobe Express, Runway, Filmora, OpusClip, the aforementioned Canva and more will help you not only with bolting the frames together, some of them will also create video from your text prompts. The accuracy and creative value of the results obviously vary, so try a few different tools out before you commit to any particular one for your filmic magnum opus. You might need to swot up on film grammar before you get started (a completed film is a story, a scene is a paragraph, a shot is a word and a still frame is a letter).

Such as...

- Adobe Express
- Filmora
- Runway



Music

● Feeling musical today? Head to Suno and Udio, apps that will help you get your musical compositions laid out on screen based on a simple prompt. Adjust various factors for mood, tempo and so on and hit 'Create': a piece of music will then magically appear, although whether it's any good is entirely subjective. Warning: actual musicians may not react well to this kind of creativity-usurping app taking over their jobs, and also the music itself may turn out to be somewhat unpalatable. We typed "Write some very fast death metal with a xylophone melody in C sharp" into both of them, and the neighbours are still complaining.

Such as...

- Suno
- Udio
- Riffusion

IMAGES: GETTY, ADOBE AI

Presentations

● Presentations – the bane of any student or office exec's life. Still, apps such as Prezi, Beautiful.ai and Gamma are there to help you where a traditional desktop program can't. Instead of dragging text boxes around, worrying about spelling mistakes, finding appropriate images to use, getting graphs to look professional and all the other nonsense that we've all done at 10pm the night before a meeting, the AI will respond to your requests ("stick a picture of a smiling sales rep here") and save you a whole lot of bother. If only it would stand up in front of the marketing department and actually deliver the presentation, too. These apps tend to come with a subscription fee, as they are typically geared towards businesses, but some will offer free trials if you just need to make the occasional slide deck.

Such as...

- Prezi
- Beautiful.ai
- Gamma

SuperFile.ai

SuperFile

● One admin task that AI can really help with is file management. Ever tried to edit a PDF? Attach a large file to an email? Convert an mp3 to a wav? Batch-process a bunch of jpegs? Reformat a Mac Pages document for PC? Chances are that you have, if you have any kind of computer-based admin job, and what a pain those jobs are. They all have workable solutions, usually involving getting a website to help you and hoping they don't charge you for it, but a single AI tool like SuperFile can help you with various tasks and save a whole lot of hassle.

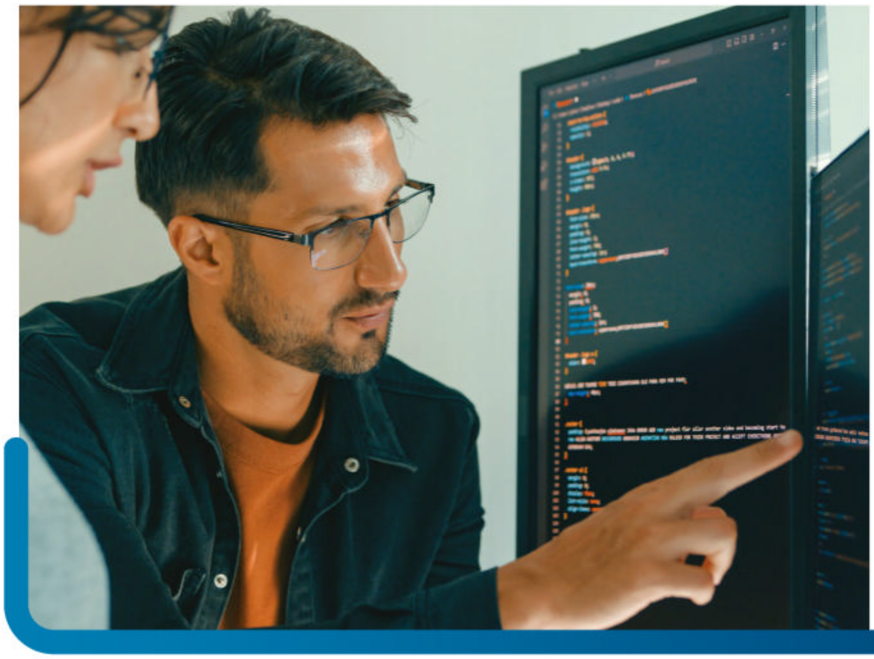
Speaker 1
Speaker 2
Meeting summary

Transcription tools and note takers

● We've looked at audio-to-text apps elsewhere, but let's return to Otter, Supernormal and Any2text for a quick reminder how useful these can be. The time you save by not having to write up any chunk of audio will be significant, whether it's meeting summaries, interview recordings or dictated notes. You may also have noticed the likes of Microsoft, Google and Zoom integrating AI features into their video conferencing apps to perform similar tasks. But be aware that some of them are expensive if you buy the full suite of tools, and in some cases there's no guarantee that your data remains private. Check with your school/university/company's head of information and/or IT if you're in any doubt, as this field is new, developing and largely unregulated.

Such as...

- Otter
- Supernormal
- Any2text

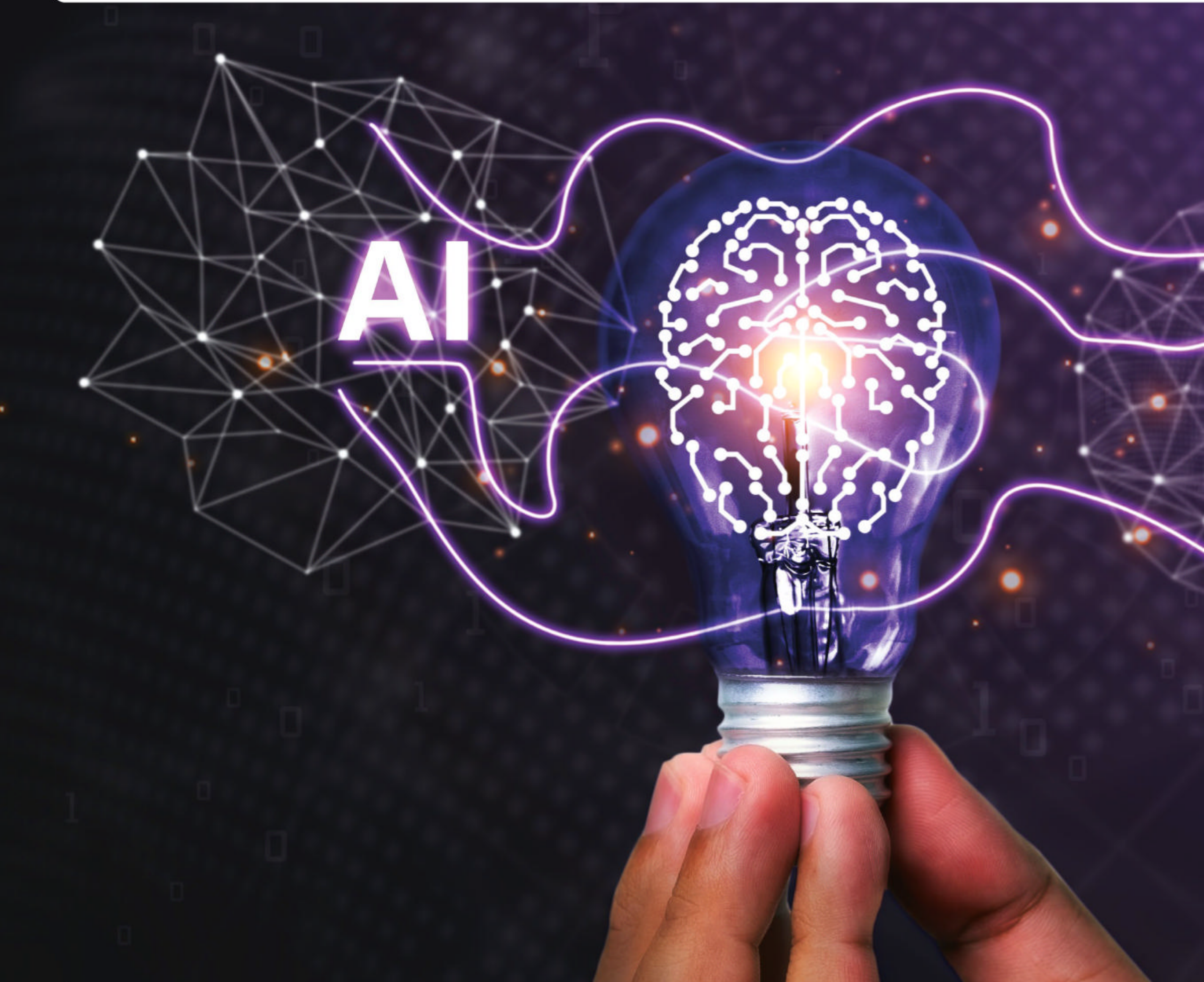


Python

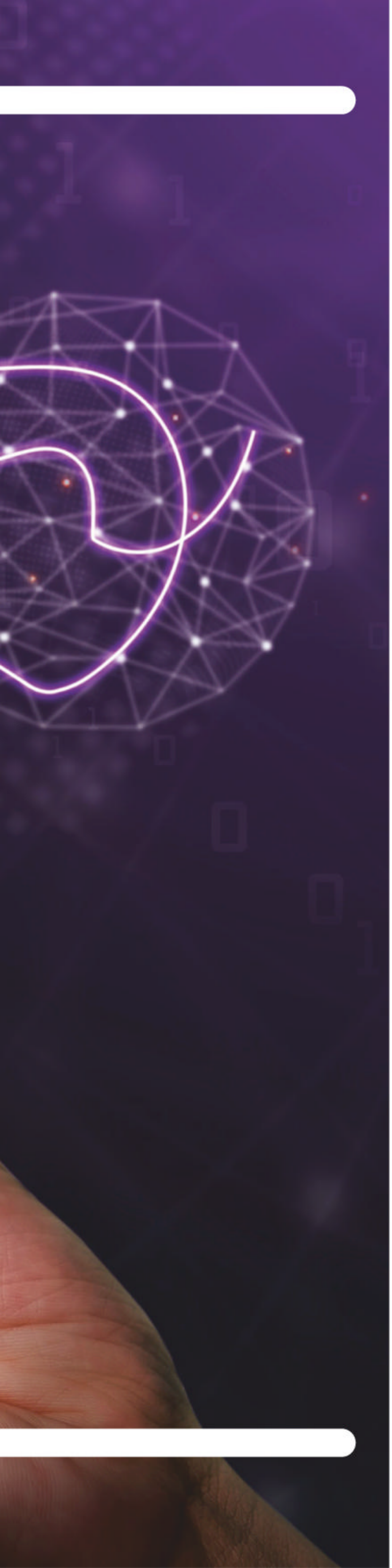
Python Software Foundation

● Depending on your point of view, coding is either the most interesting field of activity in decades, or even duller than watching paint stay wet. If you fall into the former camp and fancy giving coding a shot, you could do worse than study Python, the programming language behind Google, Wikipedia and a host of modern platforms. The language has won awards for its ease of use and versatility, and its user numbers have spiralled in recent years, so you won't be alone. Now, this isn't an AI app per se, of course: it's a way into creating AI apps. Maybe you'll be a hotshot AI programmer in the 2030s – who knows?

IMAGES: GETTY



APPLICATIONS



NEXT STEPS

You've mastered some basic AI apps. Let's step up the difficulty and see what else is out there!

Now that you're on top of the principles of generative AI and know how it works and what it does, you're ready to try out some more sophisticated tools. None of these will require a degree in computer science to operate them, but they all need a bit of experience at the user end to function at their most useful.

Chatbots are still most people's entry into AI, and for that reason – as well as their generally uncluttered interface – they're often assumed to be relatively simple tools. This is far from the case, especially in the form of **ChatGPT**'s later iterations, which respond to frequent use by remembering past interactions and user preferences. The tool will behave with a degree of autonomous agency (hence the adjective 'agentic'), deciding whether to call on a subset of tools such as web search and image generation without requiring user prompts.

Another well-reviewed chatbot is **Grok AI**, which is said to excel at complex tasks involving logic and mathematics. Power users like Grok for its 'cleverness' and features such as DeeperSearch, a search engine with more specific functions, as its name suggests. Note that the app, which is owned by Elon Musk, requires an X (formerly Twitter) account, which may or may not put you off. Extra functionality and processing speed with any of these chatbot apps comes with extra costs – surprise surprise – so be prepared to sign up for some form of plan if you need the extra bells and whistles.

If you're a photographer or graphic designer, you may already be familiar with Adobe Photoshop, the standard since the 1990s for image manipulation. The full suite is still the gold standard in this field, but it's complex to learn, hence the welcome arrival of a lighter-weight image generator called **Adobe Firefly** and an AI-powered feature in the main Photoshop environment called **Generative Fill**. The former is a cool way to create rights-free images that slot straight into Photoshop, while the latter claims to create seamless content within an image that takes the time (and, on the downside, some of the creativity) out of filling space with accurate colours and textures. You simply prompt "Add a purple diamond-patterned background here" and off you go.

> "Chatbots are most people's entry into AI, and they're often assumed to be relatively simple tools. This is far from the case"

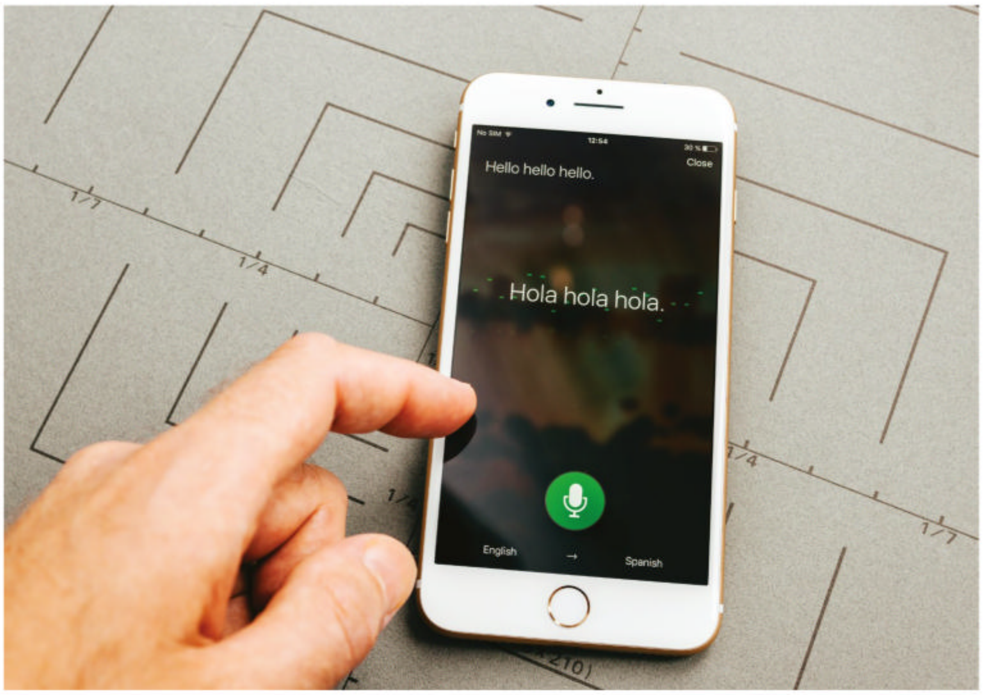
Talking of creating content, consider investigating **Hostinger** if you want to create a website with the aid of AI prompts, literally the opposite of the old Frontpage tools we used to grapple with in the Noughties (ask your dad). While you're there, add some voice content from **Murf AI**, which creates realistically 'human' readings of your text inputs, in various languages and emotional moods: it even offers accents within a given language. The rather more complex **ElevenLabs** and **PlayHT** are alternatives, offering extra features such as customisable play speeds and pitches. You get a free, 5,000-character trial in both cases before the tools start asking you for money.

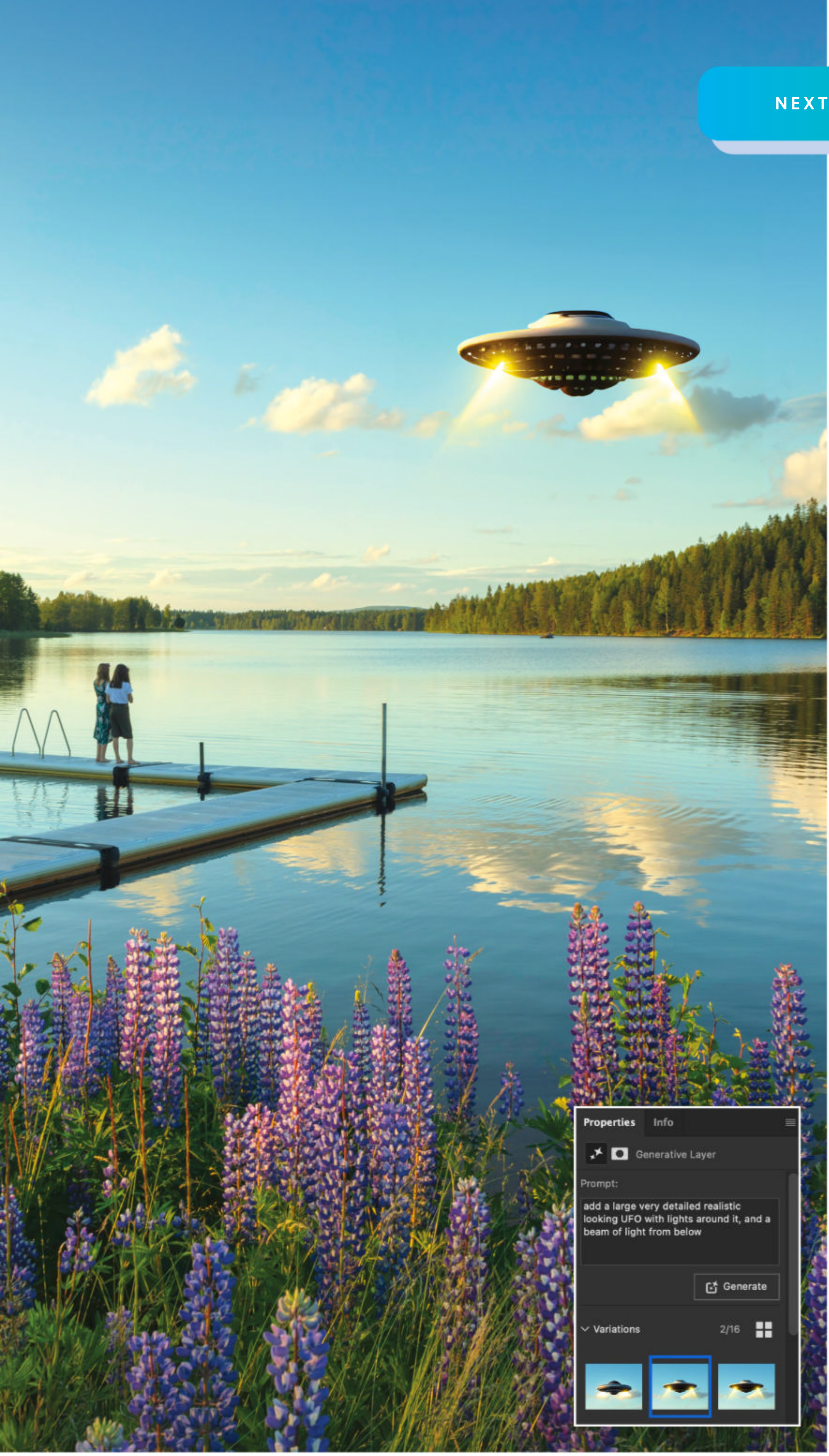
Want voice content that sounds like an actual, real-life celeb? Of course we do, so dig into **HitPaw Voice Changer**'s Voice Model Library, which allows your text to come out sounding uncannily like your favourite movie star, politician, singer or even cartoon animal. The effects can be added in real time, which is handy for streamed media on Twitch, Discord or other platforms, and will no doubt spark heated discussions about the ethics of future scenarios, such as Elvis Presley duetting with Freddie Mercury in a toothpaste commercial a few years from now.

> **"Open-source AI machine-learning platforms allow you to design and build your own AI tools"**

Talking of real-time apps, take a look at **Microsoft Translator**, a tool that claims to cover 100 or more languages and decode them for you as you encounter them. It's an intricate app and able to integrate with business requirements, and is therefore a more complex beast than other translators.

Arc Browser, an AI-powered program, does the usual internet stuff like opening web pages, but it integrates a web browser within its interface that opens vertically as a





Prompt:

add a large very detailed realistic looking UFO with lights around it, and a beam of light from below

sidebar. This tab-decluttering move is just one of its features, one being a central library for your documents and another being the supposed ability to detect bias in news reports.

Your piano teacher won't like this, but **MuseNet** is an OpenAI product that will create music from text prompts, in many styles from classical to chiptune and beyond. Once again, it can do this in real time, reading your prompts to re-compose the music in advance as it plays it.

Can't think what to write on social media? This might seem a bit unlikely if you're just posting an amusing pic of your budgie or whatever, but if you use socials to promote your job or business eight times per day, inspiration can fall short at times. Here's where a tool such as **Lately** comes in, generating posts, creating accompanying images and scheduling postings on various platforms, as well as managing likes and comments.

Let's push our grey matter still further with **TensorFlow**, an open-source AI machine-learning platform which allows you to design and build your own AI tools. If you're a maths and/or coding whiz you'll be at home here, with the app's brain processing computations in order to create neural networks and other symbols-rich graphics. It comes in 'Hub' and 'Lite' versions, depending on your requirements and budget. If that's not advanced enough for you, check out **OpenAI Playground**, an environment that uses ChatGPT-3 and -4 to do more or less anything: create content, do research, write academic articles, debug code in multiple languages, sandbox game designs, and seemingly much more.

Let's also remember that many of these tools will readily integrate with each other to help you achieve a task. Why use a single AI app when you can use a whole bunch in perfect synchronicity?

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THE AI REVOLUTION

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HOW AI CAN HELP HUMANITY

Used correctly, with the right objectives, AI definitely has the potential to improve our lives. Let's see how…

Healthcare and medicine

● Far from the usual science-fiction vision of AI replacing us, the tech can and will help us to live longer, healthier lives, assuming enough of us trust it sufficiently. The obvious role of AI in this field overlaps with every other area in which AI excels: it can mine vast data sets (in this case, medical records, research results, medical scans and so on) to ascertain scenarios for best practice when it comes to disease prevention, diagnosis, treatment and medication.

As any medical professional will tell you, much of their time is spent on keeping records and other important but time-consuming paperwork: AI can take care of at least some of those tasks. It can also assist with medical research by performing laborious tasks that would usually take researchers months if not years; for example, DeepMind's AlphaFold AI predicts protein structures, which will hopefully speed up drug discovery. In disease diagnosis, a study has found that AI trained on scan data is just as good as – and in some cases, better than – human doctors at analysing X-rays.

At the user end, chatbots can communicate with patients and other stakeholders, taking care of some of the more routine discussions that need to take place in healthcare, although most of us would agree that a human doctor with a genuine bedside manner would be preferable.

Climate and the environment

● Monitoring and predicting climate patterns used to be a job done by people in raincoats at remote weather stations – but no longer. AI can keep tabs on the weather and temperatures, whether locally or globally, and use that data to tell us where the climate is going and what strategies to deploy as a result: an essential job nowadays for obvious reasons. It can also use pattern detection to forewarn us about impending extreme meteorological or seismological events, helping us to be prepared. This in turn is applicable to the everyday management of agriculture and its corollaries, food security and the protection of vital supply chains.

Beyond weather, other environmental challenges – such as pollution levels, melting icebergs and deforestation rates – can also be monitored more easily with AI. For example, The Ocean Cleanup uses AI to help create detailed maps of plastic pollution in remote ocean areas, which the organisation can then target for removal. This sort of analysis is very time-consuming for human researchers, so AI can hopefully free up time for us to focus on developing better solutions to these issues.

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Education

● As we write these words, the UK government is debating whether to let teachers use AI for marking students' work, composing letters to parents and other routine tasks as a time-saver, an obvious route to take given that so many teachers are exhausted, out of time and in short supply. The bigger picture that is yet to be discussed in depth is that AI, used correctly of course, can be used to design and deliver entire curricula and individual lessons, in written or spoken form, that can be personalised to complement each pupil's learning style and pace.

AI-delivered education will most likely be cheaper and more portable than the original human variant, allowing improved education opportunities in sectors in the UK and worldwide where it is needed most. Human management will be required at all stages to ensure that goals are met and correct processes followed, of course: we're not blindly suggesting that AI should simply replace teaching professionals.

The urban landscape

● It's probably 100 years too late to completely fix the chaotic hellscape of sprawling metropolises such as London, Shanghai, Mexico City and the world's other giant conurbations, but AI can certainly help out quite a bit when it comes to optimising traffic flow, rerouting commuters, suggesting ways to mitigate pollution and so on. When it comes to designing bolt-on suburbs for those cities or planning entirely new towns and cities elsewhere, though, AI-powered apps will be indispensable, as they can mine data sets of transport patterns, journey times, supply chains, pollution reduction and so on. This data will be even more useful when self-driving cars become more common on our roads, enabling them to safely navigate busy streets and take the best routes based on real-time data.

It's not so much that AI is particularly suited for urban design: it's more that cities generate masses of data that can be analysed and put to good use. With that data, and the ability to parse it, AI can improve on current practices and help make things more efficient. As always, it should be used in conjunction with human management: these are, after all, our living spaces that we're talking about.

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Preparing for disasters

● You can't prevent natural disasters such as earthquakes, tsunamis, volcanic eruptions or other calamities like famines or pandemics, but you can certainly prepare for them. AI can and does simulate various catastrophic events and their necessary responses, giving us at least a degree of preparedness when (not if) these tragic events occur. The tech can identify where and when people are most vulnerable to a disaster, indicating when an evacuation is needed ahead of time and minimising the loss of lives and property.

Resource allocation and optimisation can take place, too, meaning that the supplies that affected people need in these scenarios can be planned for. Fortunately, weather information from satellites and reports from seismological tools have been building up for decades, giving the AI tools huge data sets to work from. This is where the technology can actually save lives, so assuming it's managed wisely, we're all safer and more prepared for difficult times ahead.

Online safety

● It's perhaps ironic that AI, which should correctly be treated with caution when it comes to data privacy, can also be an enormous help when it comes to cybersecurity. Automated fraud detection, identity verification and tracking of electronic footprints are all examples of how AI can block or identify evildoers and protect the rest of us, once again because it can read, analyse and collate data faster and more efficiently than its human counterparts. Ever had a credit card stolen and used by some random villain to buy stuff online? It's likely to be an AI-powered tool that will spot the transaction, match it against other activities and prevent the fraud from taking place. What we hope is that this kind of crime will reduce in quantity as AI becomes more efficient and more integral to online activities, although the wiles of the cyber-criminal underworld currently appear to be matching it step by step. Go, AI!

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CONTROVERSIES AND ETHICS

Debate rages about the issues that surround AI. What's the truth here?

The simple fact is that a lot of people are afraid of artificial intelligence. They think that it's going to harm the environment, take away our jobs, invade our privacy, steal our intellectual property and perhaps even replace us, while the corporations that own the technology count their money and our useless politicians do nothing about it. Let's break down some of those most prominent concerns and see if they have any real merit…

The energy crisis

● When we think about the energy required to use a computer or phone, if we ever do, we typically think about our domestic power supply, or our laptop and phone batteries. We rarely consider that, by using the internet, we're incurring an energy cost elsewhere – but of course, we are. Ask Google to perform a search for you and somewhere in the world, a server will process that command, consuming a certain amount of electricity while doing so. Ask a chatbot such as ChatGPT a question and, depending on its parameters, you'll use ten times as much power as a Google search and generate 340 times more carbon emissions, according to one estimate.

Why so? Because the advanced software that ChatGPT uses requires similarly sophisticated hardware to run, and powerful hardware generates heat as a by-product of its operation, requiring air-conditioning or other cooling methods in the data centres that house the machines – hence the major energy bill.

This is no joke. The International Energy Agency (IEA) predicted recently that the energy required around the world to fuel data centres will rise from around 460 terawatt-hours per year in 2024 to over 1,300TWh per year by 2035. As a comparison, the world gets through around 30,000TWh per year for all purposes, with the UK consuming around 1% of that total.

This is alarming, given that we're supposed to be reducing our energy use at this point, thanks to the damage we've done to the climate over the last 200 years. While the tech companies that own the AI are definitely investing in renewable energy sources in response to this situation, the question is whether the electricity can be kept coming in sufficient amounts – and of course, energy is unusually expensive at the moment because of the conflicts in Ukraine and the Middle East.

There are only two outcomes here. Either we quickly find a clean-energy solution, or the electricity networks will overload and the data centres will be unable to continue functioning.

Should we worry about this? Yes, as much as we worry about climate change in general.

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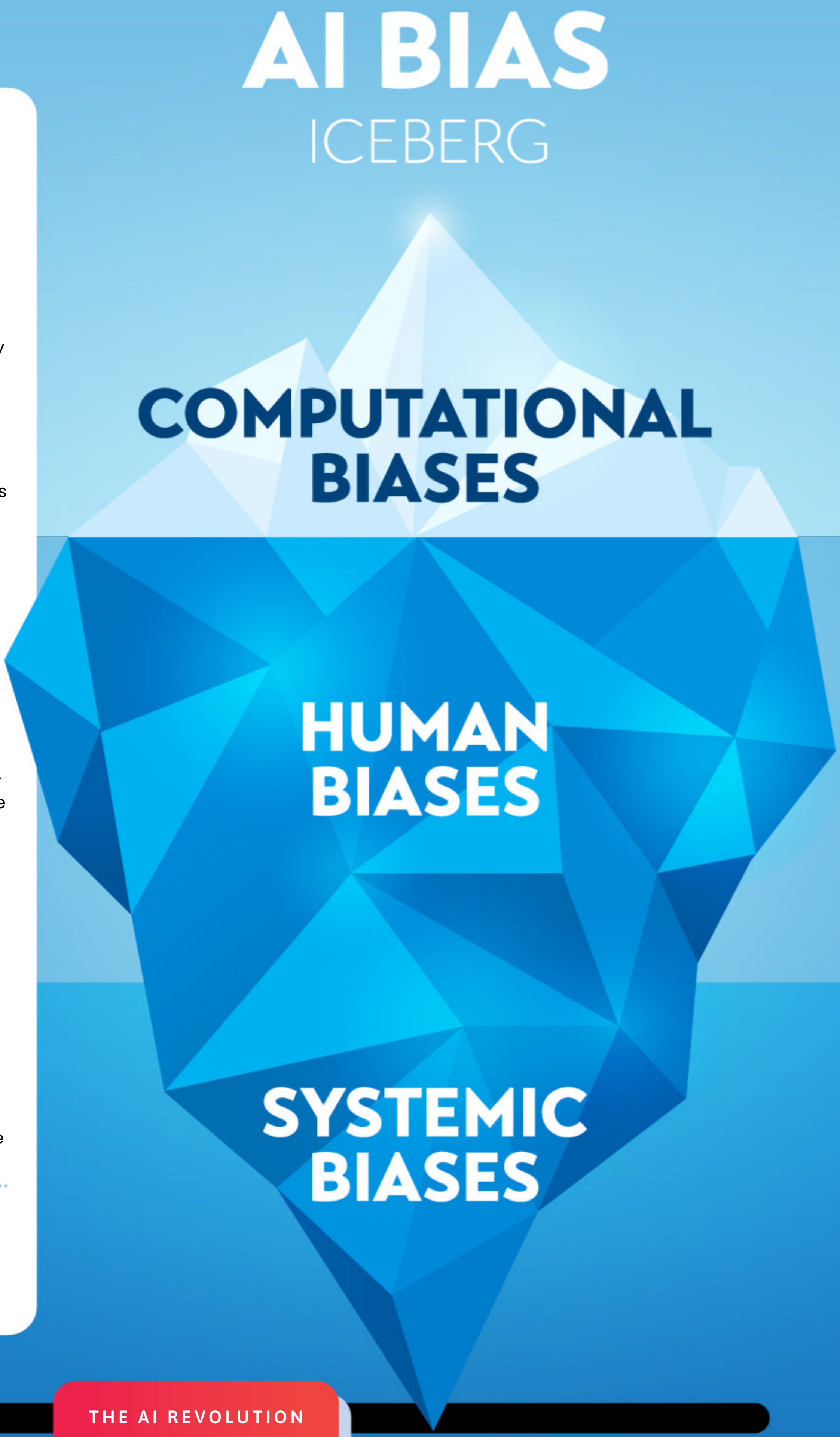
Information bias and programming errors

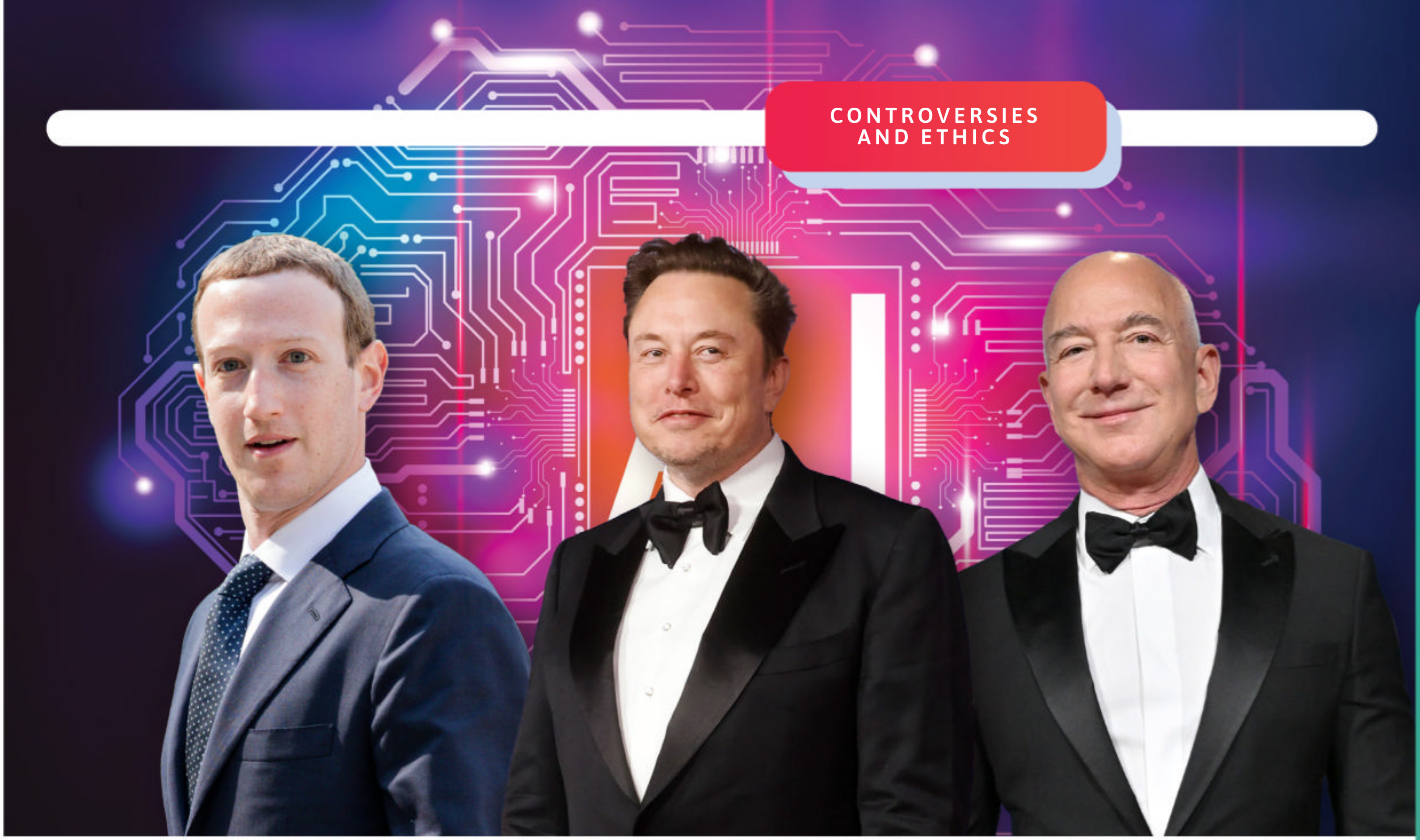
● Certain AI errors have made the headlines in recent years thanks to the bias they reveal. Back in 2016, an entire epoch ago in AI terms, Microsoft's Tay chatbot was released on Twitter, its goal being to evolve from its interactions on that infamously opinionated platform. Within 16 hours the chatbot posted more than 95,000 tweets, many of which were racist, misogynistic or otherwise unpleasant. "We are deeply sorry for the unintended offensive and hurtful tweets from Tay, which do not represent who we are or what we stand for," said Microsoft, pulling the plug.

While that particular foot-in-mouth incident was the fault of certain vile people on Twitter rather than the chatbot itself, others stem from errors made by the AI's programmers. In 2019, *Scientific American* reported that a certain healthcare prediction tool was operating in favour of white patients, prioritising them over African-Americans in need of medical help. The following year, another deep-learning model was found to be diagnosing patients with Covid-19 simply because they were lying down at the time, as it had learned from a data set made up exclusively of bedridden patients.

A report by the National Institute of Standards and Technology in the US acknowledged how a great deal of AI biases stem from unseen human and systemic or institutional bias (rather than the 'visible' computational biases – technical problems that are more easily identified and fixed), and use the analogy of an iceberg to depict this.

Should we worry about this? Worrying won't help, but we shouldn't place an AI in charge of people's health, money, time or other assets until these errors have been ironed out completely.





Who's in charge of AI?

● When AI goes wrong, as in the earlier examples, very little is done about it. Companies issue limp apologies while governments rarely bother to comment. As we write these words, it's something of a Wild West out there in the AI landscape, with endless unanswered questions: who owns the AI technology, who regulates its use, and who will you turn to when things go pear-shaped? The answer to the last of those is nowhere, because you waived all your rights and accepted responsibility (do you even know for what?) as soon as you used the tools.

With little transparency and almost zero trust in the big names behind the tech – Zuckerberg, Bezos, Musk and the rest – there is a very real concern among the public that no-one at the top understands AI and that no-one is really taking action about that fact, let alone assuming any responsibility for it.

Should we worry about this? Yes, just as you'd worry about any faceless corporation that was allowed to do whatever it wanted.

Privacy

● Is your personal data safe with AI? Of course it isn't, because you sign away at least some of it every time you use the apps. With that understood, you're probably going to be fine if you don't disclose financial details, your home address and so on and so forth, but if you're still thinking that the innocent conversation you're having with a chatbot is deleted when you close the browser window, you're only kidding yourself. Be ready for it to resurface in 50 years and for your grandchildren to laugh at you when they read it.

Should we worry about this? It depends on the nature of your conversations, doesn't it?

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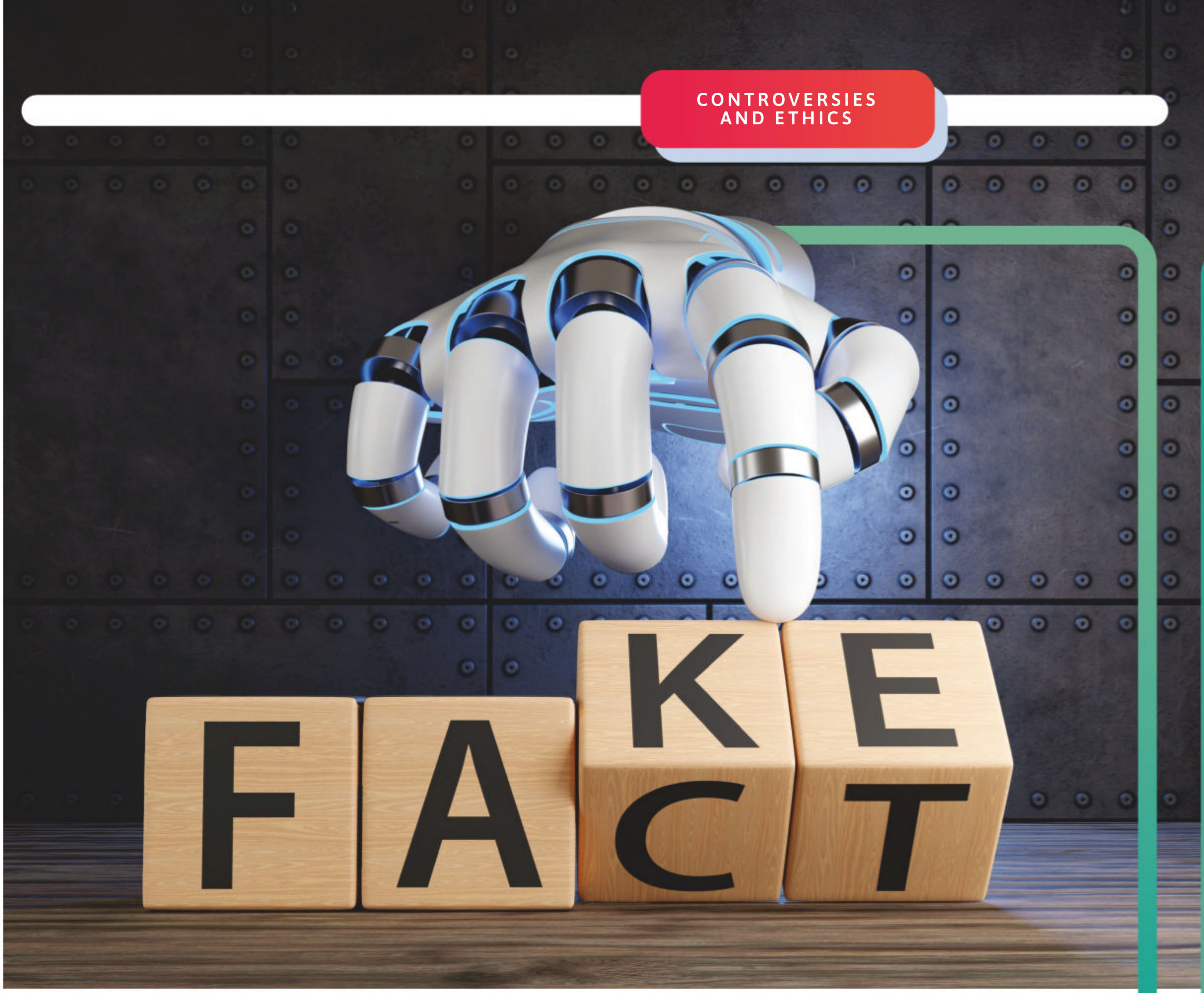
Replacing human creativity…

● The various 2020s strikes in Hollywood that included concerns over AI's use in movies and the gaming industry didn't gain much sympathy among the wider public because most people regard actors as overpaid and overprivileged. However, the striking personnel were quite right to raise the alarm. The problem is not that AI has the ability to create convincing text, images and film footage. The problem is that studios and other controlling entities will use it as a cheap alternative to human labour, and that they will aggressively pursue ownership of said AI creations, reducing creative opportunities for actual people.

Should we worry about this? If you're a creative yourself or if you enjoy consuming creative art of any kind, yes.

Paramount Pictures
WGAW
HUMAN WRITERS ONLY!



...and replacing human jobs

● If you're a software engineer, computer scientist, digital artist, journalist, film-maker, accountant, customer service executive, assembly-line worker, secretary or administrator of any kind, get ready to start collaborating with AI at the very least. Your job might not be taken away from you just yet, but the number of people entering your profession is likely to decrease sharply once AI can reliably perform the same tasks (and do so without the need for all those pesky human concerns like tea breaks or sleep).

Should we worry about this? Depending on your job. If you're a tradesperson, stand-up comedian, doctor or any other job where AI can't reasonably mimic your expertise, it will be less of a concern.

Misinformation... and worse

● Most AI tools have a clear disclaimer somewhere stating that their output may be inaccurate or plain wrong. This is because their research comes from the internet, which is chock-full of made-up 'facts' that bear no resemblance to reality, so never trust anything an AI tells you unless you check its sources first. Worse, AI is used to create deepfakes for dubious, hostile or outright illegal purposes, as in the case of the UK finance expert Martin Lewis, whose face was deepfaked by some anonymous evildoer and made to look as if he endorsed various shady practices.

Should we worry about this? One hundred percent yes.

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THE FUTURE OF AI

What can we expect from generative AI over the next two decades and beyond?

The first quarter of the 21st century has, we can agree, been eventful. Economic struggles, climate anxiety, terrorism, wars in Europe and the Middle East, a global pandemic and a swing to the political right in many countries have been the headline features, while the revolutionary new tech of AI has been evolving in the background – at a rapid pace. Let's see how it's likely to evolve in the foreseeable future, illustrated by predictions from people at its forefront, and ask how AI might intersect with those headline phenomena, and help to mitigate them.

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"AI will not replace humans, but those who use AI will replace those who don't."

VIRGINIA ROMETTY, FORMER CEO OF IBM

Ms Rometti neatly sums up the near future of AI with this statement. Pretty much every best-case scenario we've detailed in this guide so far rests on the concept of AI and human intelligence collaborating in a balanced manner, in order to solve life's problems more quickly and more accurately than before. You're already using AI to find solutions to your daily challenges, even if you only use sat-nav to get to work: the next step is to use AI tools to organise your personal and professional lives in a multitude of useful ways. You'll almost certainly be faster and more informed than an equivalent person who chooses not to deploy such tools.

"AI is going to reshape every industry and every job."

REID HOFFMAN, CO-FOUNDER OF LINKEDIN

We're not advocating for LinkedIn here – it suffers from the same annoying flaws as every other platform – but when it comes to the subject of human resources, we'll accept its co-founder's wisdom. So, is there a job that won't ever require AI assistance? Office and admin jobs can obviously benefit, as will healthcare and education (watch out for the spread of personalised study courses and remote learning provision). What about jobs in the natural world, away from the computer screen? No, those too will find AI a boon, from a farmer using crop rotation and nutrition science to scuba divers with AI-managed apparatus. Perhaps we'll even see our regular five-day work week, which has only been a legally binding quantity since 1938, reduced to a four-day stint. That will require an economic shift, perhaps even a form of wealth redistribution: the possibilities are far-reaching here.

"AI will be an integral part of solving the world's biggest problems, but it must be developed in a way that reflects human values."

SATYA NADELLA, CEO OF MICROSOFT

What are the world's biggest problems? Food security and healthcare in developing countries, and the fragility of the changing climate. AI's role in the first is clear, from assisting in agriculture and food-supply logistics to managing medical resources and their distribution. In the second, too, it can help us predict trends and contributory factors, but as the big

AI
MEDICAL RECORD

NET ZERO
CO2
CO2
ECO
ECO
CO2
Power 253 kW
NET ZERO

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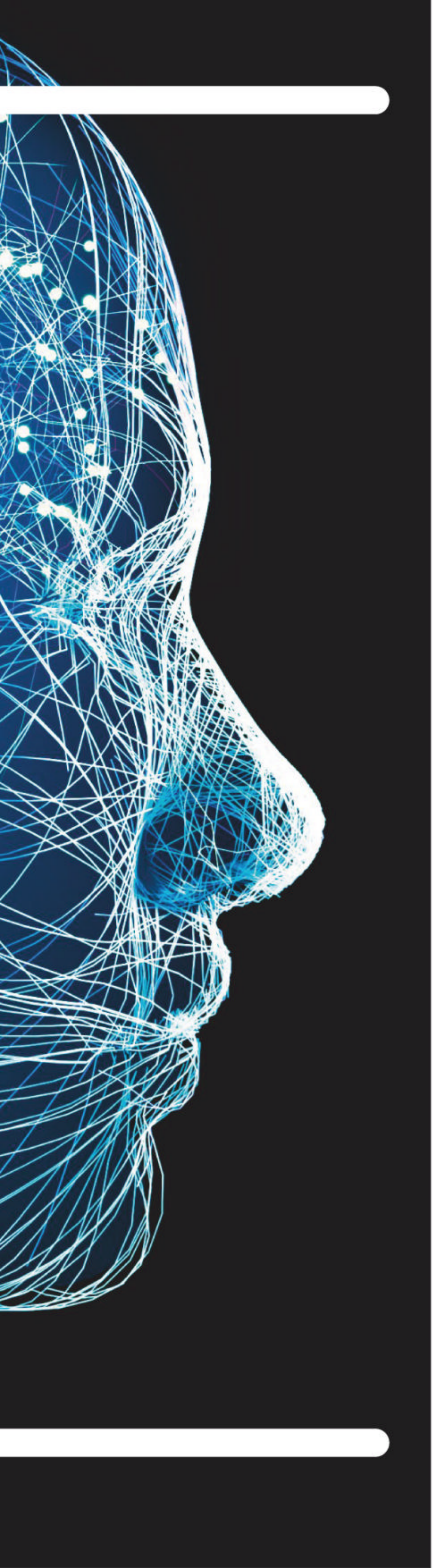
A word of caution

While the future looks bright when it comes to the development of AI itself, and we can make reasonable predictions about its applications, we can't predict how ethically it will be used. There's nothing wrong with AI being used to make its owners money. What *is* wrong is if that money is retained by a small subset of people and serves only to contribute to the current, ridiculously top-heavy state of late capitalism. There is no need for anyone to be a billionaire: quite aside from the unfairness of it, large amounts of capital can't be effectively useful when accrued by a single individual or oligarchy. Unfortunately, AI can't make this situation fairer unless its owners choose to use it for that purpose.

Note that, as with any technology, the tech itself is not morally sound or unsound. Whether AI will be used 'well' or 'badly' is entirely down to those who wield it – so when you decide whether, when and how to integrate it into your own life, always consider who stands to gain from you doing so. There are plenty of historical precedents when it comes to the consequences of new technology, after all, so when we're looking towards an AI future, let's first ask ourselves what we can learn from our non-AI past.



WHO CONTROLS THE FUTURE?

cheese at Microsoft implies, as long as the public and political will to do so is there. In fact, his statement about 'human values' raises a wider debate. What are human values? Are they simply about using AI to make money, or about improving life for the human species and undoing the damage we've done to the environment? Used ethically and with a degree of wisdom (see boxout), AI has the ability to help us do a whole lot of good.

> **"Artificial intelligence will reach human levels by around 2029. Follow that out further to, say, 2045, we will have multiplied [the] human biological machine intelligence of our civilisation a billion-fold."** RAY KURZWEIL

Mr Kurzweil, the futurist, inventor and intellectual, has made a few extravagant statements of this kind over the decades, and they're always entertaining to read, even if they tend to seem a bit far-fetched. The first part of the statement above seems unlikely, unless 'human levels' of AI are measured using some metric that we're not familiar with. However, when he talks about the likely situation in 2045, he may be onto something, at least if he's referring to Moore's Law. As you may know, this law tracks and predicts the cost of computer memory per dollar over time, the idea being that as memory becomes cheaper, computer (and therefore AI) applications become more feasible.

Some futurists believe that the logical end-point of this process will be a quasi-religious singularity at which human and artificial intelligences merge – but we'll leave that for the science fiction writers. For now, let's enjoy a time in history when AI is an important tool for streamlining our lives and, we hope, improving our world for the next generation. See you in 2050, when we'll find out if we got it right.

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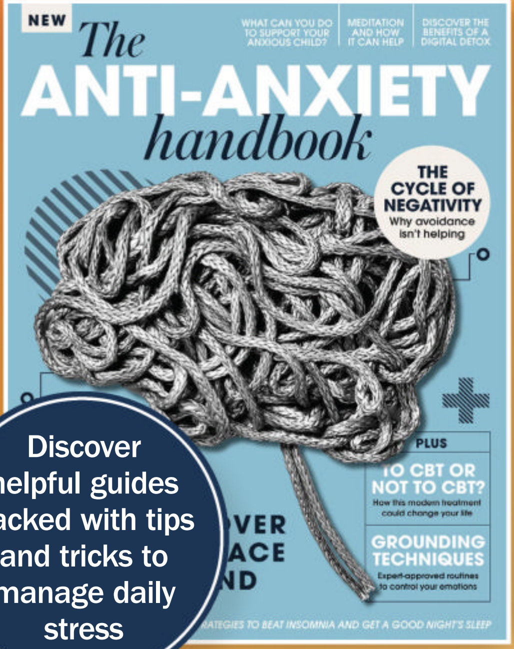
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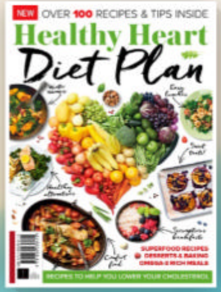
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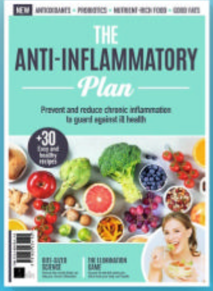

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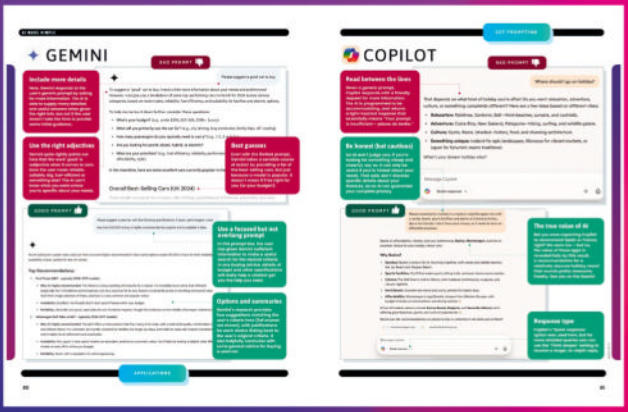

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